

Personal & Family Readiness Toolkit



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Family Readiness Toolkit

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Office of Reserve Affairs
www.defenselink.mil/ra/

1. Introduction

The Office of the Assistant Secretary of Defense for Reserve Affairs has developed this family readiness toolkit as an organizational guide to benefit you and your family. The military is a challenging and enriching profession. Guard and Reserve members make up half of the Total Force and are called to serve with active duty troops in a variety of contingencies and military operations in support of U.S. security interests. Personal preparation to deploy in support of contingency operations is vital.

Welcome to the Personal Family Readiness Toolkit



It is likely that nothing will impact your ability to accomplish your mission more than the personal preparations you make prior to deployment

Family readiness is not a concept created to make commands look good. It is a means by which every individual in the armed forces prepares for the possibility of leaving home to accomplish a mission. Furthermore, family readiness does not apply only to individuals with immediate families (spouse and children), it applies to everyone with responsibilities or obligations outside of their military profession. Whether you are away from home for a weekend or a year, you leave behind a vast array of responsibilities (household finance, childcare, domicile maintenance, etc.) which must be managed in your absence. In the event of a personal or national emergency, **your personal and professional preparations may be required at a moment's notice**; therefore you must make every effort to quickly stand up a viable and comprehensive plan to sustain your family and personal affairs in your absence.

We must accept the fact that we live in a world where difficult circumstances and tragedy could strike at any moment.

To assist you with these personal preparations, worksheets and checklists have been included to provide you with a foundation to build your personal contingency plans upon. *Carefully research each item and make sure the information you collect is accurate and up-to-date.* **Protect your hard work by storing checklists and worksheets in a safe place where you and your family members can easily refer to them.** If you're married, brief your spouse on the entirety of your family readiness plan. If you are single, brief a parent, sibling, or other trusted individual so that they are fully informed of all your important information, including the location of important documents.

**Putting-off personal and family estate preparations in the vain hope that you will never require them may result in unnecessary hardship and suffering for those left behind.
Do not wait. Begin today.**

Service Member Preparation

You have studied hard for promotion to the next rank and are proficient in your operational specialty. Are you ready to employ your skills in action? *You* may be prepared, but is your household? While you are away, do you want to be free of worry over what is going to happen with your personal possessions, home and loved ones? Even with the latest technologies, you still may not be able to pay bills online or use your checkbook in the AOR (Area of Responsibility). You may go for weeks before you are able to even make a single phone call. Is your family prepared to function in your absence?



You are directly and solely responsible for your own personal and legal affairs

Fast-paced operational tempo and separations can put a strain on anyone whether they have a family of five, elderly parents or a pet Labrador retriever. If you play a major role in paying bills, managing the family income, handling home repairs and servicing the car, your absence may require shifting these responsibilities to someone you trust like a parent, spouse or significant other. The key to a successful deployment is advance preparation and candid communication. Planning ahead can help family members have access to all the information they need and give you the peace of mind that your family has the resources and support needed during your separation.

CAUTION: Carefully consider who you will choose to be your Personal Trustee. If you delegate more than one trustee, ensure that they are each aware of their responsibilities

The checklist and tips listed below can help prevent your family from feeling overwhelmed and the checklist can be used to record important family matters. Everyone needs an efficient system of maintaining records. **It is recommended to maintain a file system of important papers and store them in a safe-deposit box or fireproof container.** It is also essential to compile a personal inventory of all-important documents and where they are kept. If you able to do so, make copies of important documents (birth certificates, marriage license, passports, etc.) and keep these accessible for handy reference.

Vital Information Inventory Worksheet

This **Vital Information Inventory** worksheet (located on page 44) is a nearly all-inclusive review of your personal history and family and property obligations. Although it is for both single and married individual use, it is not intended to be the be-all-end-all means of your preparation, merely a starting point to help you define the range of actions and responsibilities you may have to delegate while you are away.

Filling out a form for every member of your family is a good technique for compiling all documents into one central location or file. These files can be kept on hand for your future reference or in case of an emergency. Use your imagination to tailor these items for your personal use.

2. Finances

Personal Financial Management

Perhaps no other aspect of an individual's life has a greater impact than the realm of Personal Finance. Although the adage that "money isn't everything" may hold true in a philosophical sense, it certainly cannot provide cover for the realities of the world in which we live. **Your financial welfare can have a direct impact on your personal self-esteem and emotional health.** Money matters can affect even the best of relationships and have a direct impact on our ability to perform at home and at work.



Whether you are a Certified Public Accountant or just entering the workplace, your ability to effectively and efficiently manage personal finances is dependent on following simple and basic fundamentals. Everything about personal finance revolves around what we own outright (**assets**), what we take home (**income**) and what obligations we are committed to (**liabilities**). There are many software programs (i.e. Quicken, Microsoft Money, etc.) available to help you with managing your finances. The Personal Inventory Worksheet is a great starting point to help you see all aspects of your financial situation and begin to formulate a plan to prepare for nearly any foreseeable event in your career.

Your Assets

What do you own? Everything tangible has some value whether it is personal or financial. Taking a good inventory of your hard (Auto, jewelry, furniture or clothing) assets is essential to forming a picture of your personal finances. Use the following table as an example:

Description of Item	Location	Purchase Date /Price	Approximate Current Value

Naturally, this list can be as detailed as you desire. A way to manage the length of this list is to set a limit on appraised value (i.e. items worth more than \$250.00).

Your Income

The amount of income you anticipate is critical to forming a personal finance plan. Cash on hand is often referred to as a "liquid" asset in that it can easily be converted into something you desire to purchase (converting into a "hard" asset) or used to pay another person or company for services rendered (phone bill or babysitter). As a liquid part of your assets, the amount of money you plan to receive and when you plan to receive it determines what you can purchase. It's important to be realistic and not overly optimistic about income. If you have a full-time job and only drill once a month, only plan for just the basic amount of military pay you expect to receive.

Military Pay and Allowances

The military finance system is complex and multi-faceted. Your military unit and finance office are able to assist you with any questions about pay and allowances. The recently published "Guide to Reserve Family Member Benefits" is an excellent reference and can be downloaded from the Internet on the Reserve Affairs web site, <http://www.defenselink.mil/ra/>. Other comprehensive resources that provide current information on pay rates for Reserve members for a single drill, a weekend tour of drill (four drills), 14 days of annual training, and a complete earnings table can be located at: <http://www.dod.mil/dfas/>



Basic Pay

Without belaboring the basic terms of the military pay system, there are many resources you can use to determine the amount of basic pay you can anticipate. All rates of pay are determined by rank and time of service. Your service/pay date determines the years of service you have.

Basic Pay and Basic Allowance for Subsistence (BAS), Inactive Duty Training (IDT) Pay:
<http://www.dod.mil/dfas/>

Basic Allowance for Housing (BAH) and BAH-II:
<http://dod.mil/militarypay/pay/bas/index.html>

Incentive or Special Pay, Family Separation Allowance and Other Allowances may also apply to your situation. Some of the other allowances that you can expect to receive are:

- Travel: The government pays for official travel when you are required to perform temporary duty away from your permanent duty site, with some restrictions.
- Clothing and Uniform: The military replaces enlisted Guard and Reserve members' worn-out uniforms with new clothing items or they may provide a cash allowance if clothing is not provided.

Direct Deposit of Pay and Allowances



Direct deposit is mandatory. Pay and allowances will be sent to the service member's designated financial institution account via electronic funds transfer on a regular basis (1st and 15th of each month) if on active duty, and within a reasonable time after orders and / or travel claims are submitted to your unit's administrative personnel or Reserve Pay Office.

Other Income

Include any income you expect to receive on a regular basis from another source of employment.

Spouses Income

If spouse's income is to be used, consider having this source of income on a direct deposit plan.

Anticipated Total Income

Broken down into monthly amounts, will help you manage your income figures more effectively. Use the following to determine your monthly income.

- Salary(ies) Full-Time Employment
- Salary(ies) Reserve Compensation
- Salary(ies) Spouse's Employment

Do not forget to consider the following additional sources of income:

- Annuity
- Alimony
- Child Support

- Commissions
- VA Disability Compensation (%)
- Individual Retirement Accounts

Keep in mind that your military compensation may fluctuate with the various duty statuses performed and that you may receive an increase in pay commensurate with increases in defense authorized spending for the following year. Your deployment status will also affect:

- **Per Diem Rates**
- **Family Separation Allowance**
- **Taxation Rates**

Reenlistment and bonuses may also positively influence your pay. Check with your Personnel office to verify these benefits.

Liabilities / Expenses

Whether it is a Mortgage, rent, loan or utilities payment, everything you anticipate paying for must be included in your list of liabilities. It is important to emphasize that discretionary expenses (sodas, magazines, video rentals) must also be estimated and listed as well. If you cannot determine just how much that amount will be, look back at old receipts or credit card accounts and use an average amount. The best method is to pick an amount of discretionary spending (i.e. a \$200 /month allowance) and *strive not to exceed it*.



The following is a sample list of common expenses:

Type of Expense	When Due	Amount*
Mortgage(s)/Rent(s)		
Property Taxes		
Auto loan(s)		
Gasoline/ Auto Service		
Food / Groceries		
Home Insurance		
Auto Insurance		
Life Insurance		
Health Insurance		
Utilities (gas, electric, water)		
Telephone		
Cable (internet, TV)		
Alimony / Child Support		
Dues (club, union, groups)		
Tithes or donations		
Savings **		
Discretionary spending		
Investments***		
Day Care expenses		
School Tuition		
And more....		

*** A Note on Computing Expenses**

For items with fluctuating month-to-month amounts (utilities) or lump-sum amounts (tuition) total the expenses from the previous year and divide by 12 for a monthly forecast. Some utility companies will do this for you for your convenience with an automatic debit plan. In fact, most, if not all, of today's household expenses may be automatically managed through bank drafts, allotments or payment plans.

Consider using these services to assist you in your budget plan. If you use a credit card to pay your bills, be vigilant in its use and consider having a separate card for home expenses only.

****A Note on Savings**

Many people do not consider their savings as an expense. Many financial advisors strive to change this frame of mind in their clients. You should seriously consider the tactic to “**pay yourself first**” in order to begin accumulating extra cash for possible emergencies (personal injury/accident) or for upcoming planned events (vacation or the birth of a child). It is often recommended to have *at least* 2 months of full pay saved in reserve for use when needed. Many, many individual financial plans fail as a result of failing to save enough money for a “rainy day”.



*****A Note on Investments**

Do not forget to include any company matching incentives (401k) or tax-free benefits of an IRA or Thrift Savings Plan. Often these expenses are easily managed on a monthly basis. Savings Bonds are low or no-risk investments. You can use savings bonds as a means to grow your savings or as a way to build college funds for your child's education. For more information:

www.savingsbond.gov.
<http://www.tsp.gov/>

Income Taxes

Federal income and social security taxes are automatically withheld from basic, and special and incentive pays, inactive training pay and funeral honors duty stipend. Allowances such as BAS and BAH are exempt. Service members on active duty pay state income tax only to their state of legal residence regardless of where they are serving. In some cases, service during combat or an overseas contingency operation may be tax-exempt. Refer to your chain of command to see if you will serve under a tax-free status while deployed.

Special Tax Exemptions

Your military service may cause you to incur expenses for which law does not allow direct reimbursement. You are, however, allowed to deduct some of these expenses from your personal income tax filing.

Travel and Lodging

- If a Guard or Reserve member is required to stay away from their principal place of residence overnight while performing authorized drills (IDTs) and training duty (AT/ADT) he or she may deduct all of the cost of the travel expenses including meals, subject to a limitation of 50%, and lodging (if it is not furnished).
- There are many times when Guard and Reserve members are required to drive to the Reserve Center at dates and times other than normal drills. Service members are entitled to deduct round-trip mileage since the travel was performed in order to meet higher authority directives. It is important to keep a log of any additional trips and miles.

A Note on Tax Returns

Consider saving all of your tax returns from previous years for future reference. Consider using specialized software to help you manage your expenses with your next tax filing in mind. If you use an accounting service, let your personal trustee know how to contact them if needed.



To access the Internal Revenue Service Website:

www.irs.gov

Your Budget

Everyone needs a budget. In order to provide a balance between income and expenses, the budget provides the forecast on your financial well-being and is a great planning tool to help you achieve your goals. Ideally, we would all have a lot more money coming in than going out. Unfortunately, only a very few people are able to accumulate wealth quickly simply by saving it. Your budget is a plan, nothing more.

Plan for your success. Use a disciplined approach in your everyday affairs and you will be well on your way to effective financial management.

Managing the family budget while your spouse is away can be challenging, but it can be done. Prior to deployment, sit down with your spouse or personal trustee and calculate your monthly expenses.

Consider using the following tips to assist your planning:

- Deployed allowance. Compute the potential expenses of the member on deployment.
- Separate Accounts. Also consider opening separate checking accounts to ease confusion over who is writing checks and when they are written. You can use one account while deployed and your spouse can use the other. Make sure you and your spouse have a clear understanding regarding the amount and timing of deposits to the second account.
- Make Transferring Funds Easy. You may need to draw upon your savings to cover unexpected costs. With checking and savings accounts in the same bank, funds can be transferred easily.
- Use Electronic Funds Transfers (EFT) Effectively. The EFTs can be a real plus by automatically setting aside money for specific use. Listed below are some typical items for which EFTs are used:
- Payments to dependents
 - Monthly bond payments
 - Contributions
 - Mortgage payments
 - Savings payments
 - Insurance payments



3. Legal Affairs and Estate Planning

Legal Affairs

It is unwise to wait until your unit receives deployment orders to plan your legal affairs.

Too many unit commands do not educate their Soldiers, Sailors, Airmen and Marines about their legal obligations until orders to deploy arrive. Unfortunately, many young service members are unaware of the many facets of their legal obligations until their unit informs them of their necessity or enforces minimal address of personal legal affairs. Consequently, fundamental administrative tasks take up the majority of the time needed to prepare and pack up unit equipment and prepare to accomplish the assigned mission. Once a service member is preparing to deploy or leave for training, ensuring legal affairs are squared-away is a top priority and an important requirement. These issues are the ones many people understandably hesitate to think about, but they are extremely important considerations for you and your family. Consider the following key components of your legal affairs:

- Check the pages of your service record to make sure the information is correct. An incorrect address or phone number can delay quick response in an emergency.
- Make sure the correct beneficiary is listed on your Servicemembers' Group Life Insurance (SGLI) election and certificate.
- Ensure your spouse knows the location of the nearest military legal assistance office for help with legal problems that may arise during mobilization.
- Ensure at least a basic last will and testament is signed and notarized.

Estate Planning

In legal terms, everything you own, solely or jointly, is considered part of your estate. Whether you're married or single, have children or not, estate planning should be an essential part of your personal affairs. Estate planning focuses on what will happen to your estate if you are not able to manage it yourself as a result of a disability, illness or death. Preparing for this possibility is critical to avoid unnecessary hardship and legal difficulty on your loved ones if you die or are seriously injured. Although not every person wants or needs a will, military testamentary instrument or health care directive, you should seek legal counsel to ensure your legal affairs are in order well before mobilization.



To find the nearest military legal office, visit the following service specific websites:

- | | |
|------------------|---|
| Air Force | http://hqja.jag.af.mil/ |
| Army | http://www.jagcnet.army.mil/legal |
| Coast Guard | http://www.uscg.mil/legal/index.htm |
| Navy and Marines | http://www.jag.navy.mil/ |



Items such as durable powers of attorney, living wills, and advance medical directives are some of the basic legal "instruments" used for the disposition of an estate. Although there are many ways to write a will, it is critical that your will be within the legal constraints of the state in which you reside. Licensed legal counsel is the best alternative to formulate a will. A will can be as simple or as complex as your assets allow. If there are minor children involved, or if you desire for your estate to be managed for a period of time after you die, then a detailed will / estate plan may be a better choice. If you are married, it is important that both you and your spouse each have a will. If you have sizable assets, you should consider a civilian estate planner who can assist you with the often-complicated estate tax considerations. A will is more than just the division of assets. Your will can inform the state and your survivors of your

wishes regarding burial, custody of your children, funds to be held in trust for their use when they grow up and disposition of any business interests you have. A will is an important document to maintain and keep up-to-date. If you or your spouse dies without a will, the state may have to decide how your estate is to be distributed and who will have custody of your children. If one is incapacitated or has an incurable or irreversible condition that will cause death in a relatively short period of time, is sustaining treatment, such as respirators or feeding tubes desired? You and your closest family members should be able to answer these questions about your health care. These decisions are some of the most difficult personal decisions anyone can make and should therefore not be ignored or left to chance. Your will should be kept in a safe but accessible place and copies may be made to assist your executor.

Choosing an Executor for Your Estate

This is not always an easy decision. The executor of your estate has to be someone who is able to “execute” your legal estate in the manner or way you desire. The role of executor is often not an easy one, so it is important to select someone able to accomplish tasks assigned with minimal impact on their own circumstances. In any case, it is very helpful that you discuss these issues with your family (spouse, parents, older children or trustee) so that everyone can be “on the same page”. Web search [Executor](#) keyword on a web search to learn more about the responsibilities and challenges an executor must face.

Funeral and Burial Arrangements

Included in your will should be any specific instructions you have regarding your burial. Again, if this is not stipulated, it is up to the discretion of the person in charge of your estate to determine whether you will be buried or cremated. If you are entitled to full military honors and wish to be buried in a national cemetery, clarify this in your will. If you have a burial plot or vault in a cemetery, outline the details and any arrangements you have made in advance. Information regarding your military awards and decorations will be particularly helpful. Like your will, these instructions should be accessible and entrusted to someone who is familiar with your wishes.



Private Associations and Organizations

You may be a member of several associations or organizations (VFW, American Legion, Elks, etc.) that may be very helpful to your family. It is recommended that you document any affiliation with these groups and indicate what assistance you desire or what services your family may expect.

Military Burial and Death Benefits

When a member dies while on active duty (including members who are retired and remain in a military hospital, and who continue to be hospitalized as patients therein to date of death; or a member who dies on active duty for training, or while performing inactive duty training), the military will provide for care and disposition of remains. When military authorities arrange for disposition of remains, services of preparation at the place of death, removal, embalming preparation and preservation, casket, and transportation to a common carrier are normally obtained under contract; however, when no contract is available, military authorities negotiate with local



funeral directors to obtain these services. Military authorities will also provide the following as required:

- Cremation (if cremation is requested in writing by the Person Authorized to Direct Disposition (PADD) of the remains)
- A suitable urn for the cremated remains
- A U.S. flag to drape the casket
- Transportation of remains, accompanied by an escort, from the place of death to the
- Military honors if requested, will be provided at the place of interment

Mortuary Planning

Do you want to have full military honors? Do you prefer cremation with you ashes kept or spread in a specific location? Only you know the answers to these questions.

There are important elements to consider when planning for burial or disposition of remains. Although it is a subject that many prefer to shy away from, it is critical to face the possibility of what may happen should we die. It is essential that you and your spouse, significant other or trustee discuss these questions together in advance. **It is common to specifically address your desires in your Last Will and Testament or you may have these instructions in another document along with any health care or living will directives. Again, these documents require storage in a known and accessible place to your lawyer, spouse or designated executor.** If you do not address them in writing then someone else will have to decide on your behalf. This could be a severe burden and it is beneficial to everyone if you make it known what your preferences are. The [Mortuary Affairs Planning Guide on page 61](#) of this publication will help you document exactly what your desires are. Because there are several items to consider, click on the [Survivor's Guide to Benefits](#) for comprehensive assistance.

Mortuary Planning Sheet for Active Duty Air Force Members: (Same benefits for all services)

<http://www.e-publishing.af.mil/pubfiles/af/34/afpam34-261/afpam34-261.pdf>

Mortuary Planning Sheet for Retired Air Force Members: (same benefits for all service retirees)

<http://www.e-publishing.af.mil/pubfiles/af/34/afpam34-260/afpam34-260.pdf>

Other Mortuary Sites of Interest

Dod Directive 1300.22 Mortuary Affairs Policy:

www.dtic.mil/whs/directives/

corres/pdf/d130022_020300/d130022p.pdf

Survivor Assistance:

<http://survivorassistance.afsv.af.mil/>

VA Burial Benefits:

www.cem.va.gov

Arlington National Cemetery:

www.arlingtoncemetery.org/

National Cemetery System:

www.cem.va.gov/index.htm

Headstones & Markers:

www.cem.va.gov/hm.htm

American Legion:

<http://www.legion.org/>

Veterans of Foreign Wars:

www.vfw.org



Life Insurance

If you have a private life insurance policy, ensure that the details of the policy are accessible. In many cases, lack of proper documentation by a beneficiary can delay or even prevent payment from the insuring company or agency.

Servicemembers' Group Life Insurance (SGLI)

All members of the Uniformed Services are automatically insured under Servicemembers' Group Life Insurance (SGLI). SGLI is granted under provisions of Title 38, United States Code and is a group life insurance policy purchased from a commercial insurance carrier by the Veteran's Administration. An individual policy is not issued to the member. The insurance issued under this policy is term insurance; therefore there is no loan, cash, paid-up, or extended insurance value. Members can be insured up to \$400,000 unless an election is filed reducing the insurance by \$10,000 increments or canceling it entirely. The cost for this coverage is \$.80 per \$10,000

Coverage is for 24 hours per day, 365 days a year. SGLI may be converted upon release from active duty, active duty for training, initial active duty for training (IDT), or upon separation from the Ready Reserve, to VGLI or to a commercial life insurance policy effective at the end of the 120-day SGLI extension period.

SGLI Family Coverage

SGLI Family Coverage will become effective on November 1, 2001. It is available for the spouses and children of active duty service members and members of the Ready Reserve of a uniformed service. To participate in Family Coverage, members must be enrolled in SGLI. Members enrolled in SGLI on November 1, 2001, will automatically be enrolled in Family Coverage for the maximum amount unless the member completes Form SGLV 8286A and returns it to the personnel office. After November 1, 2001, members may enroll in Family Coverage at the same time they enroll in SGLI. The maximum amount of Family Coverage available for spouses is \$100,000. However, the spouse's coverage cannot exceed the member's amount of SGLI coverage. Each dependent child of members enrolled in SGLI will automatically be insured for \$10,000, regardless of whether the spouse is covered. Children will be covered to age 18, or up to age 23 if the child is attending a recognized educational institution. A copy of SGLV Form 8286 and instructions are included. This form must be completed if members want less than \$400,000 coverage or decline the insurance. For the latest information visit:

SGLI Site (From Veterans Administration Site):
www.insurance.va.gov/sqliSite/SGLI/SGLI.htm

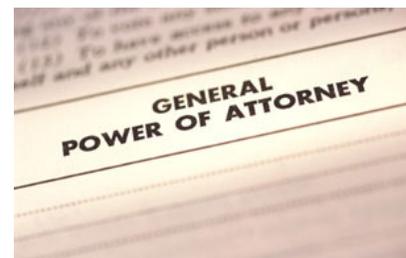
VGLI Site (from Veterans Administration Site):
www.insurance.va.gov/sqliSite/VGLI/VGLI.htm

Power of Attorney

A Power of Attorney (POA) is a document that allows a person you designate as the legal authority to act on your behalf when you are unavailable. Most Powers of Attorney have a beginning and an ending date. Many service members set the length of their POA based on when they are due to return from deployment or training. If a Power of Attorney is desired, it should be effective for no more than the period necessary to accomplish the purpose and it is not recommended to be given for more than a period of one year.

There are two primary types of Powers of Attorney:

- **General:** A general POA gives your designated representative the authority to conduct any transaction on your behalf. The benefit to a general power of attorney is that your representative can use the power of attorney to handle any unforeseen issues that may arise during deployment. The danger of a *general* power of attorney is that you are legally bound by any decisions your representative may make to include selling your possessions as well as buying new



possessions for you by using your credit. Therefore, **a general POA should be used with extreme caution**. Most military legal assistance offices recommend a special or limited Power of Attorney instead.

- Limited/Special: A limited or special POA grants your representative the right to act on your behalf for a specific transaction. An example is a separate special power of attorney which authorizes the individual you name to get medical treatment for eligible family members and make medical decisions for those family members who are minors.



The person you grant a Power of Attorney should be trustworthy, reliable, competent, capable, and one who would make decisions similar to the ones you would make.

Single Parent Considerations

Single members who are also parents have the additional responsibility of determining care for children in their absence. Ideally this responsibility is taken by the parent or close relative of the member, but the legal basis for your child's care requires a Power of Attorney. Depending on the required task, the power of attorney may be special (authorizing pick up and drop off from day care or school) or all encompassing (relegating major decisions such as medical attention and management of trust accounts). In any case, it is crucial that you designate as a caregiver understands the full responsibility entailed. If the child is in school, ensure that the teacher and school staff is aware of your situation and that any required releases or forms are completed.



There are specific issues related to your responsibilities as a single parent which are covered in the **Family Care** section in Chapter 5 and **Family Care Plan Guide on page 55** of this guide. Also note that there are many resources you can access to facilitate and enhance your role and parent and caregiver. Do not hesitate to make use of unit spouse organizations and Family Readiness Groups. Their mission is to ensure that your challenging task is theirs also, and they are more than happy to assist you. Also visit:

Single Parent Central
<http://www.singleparentcentral.com/>

4. Family Support Resources

Knowing your Resources

It is imperative that you scour near and far to know exactly which resources will best support your particular situation. You can save yourself and your designated care givers time and forestall any uncertainties if you familiarize everyone not only with their responsibilities, but also the resources available to assist them along the way.

Benefits and Entitlements

Knowing your specific benefits and entitlements as a military member is crucial to everything else associated with your family's readiness. As a reservist, you and your family must be well-versed with EXACTLY what to expect if you become activated or mobilized. Lifetime essentials that are often significantly affected by mobilization include:

- Medical and Dental Benefits
- Life Insurance Policies
- Investment Plans

To view the latest guide to your military benefits and entitlements, go to:

OSD/ RA Guard and Reserve Benefits Guide:

<http://www.defenselink.mil/ra/> (Look in the Family Readiness Section of the page)

TRICARE PowerPoint Briefings:

<http://www.tricare.osd.mil/briefings/>

Family Readiness Group (FRG)

You might be asking yourself, "What is a FRG? Why should I be involved?" An FRG is an organization made up of family members, volunteers, service members, and civilian employees. The FRG belongs to a unit and provides an avenue of mutual support and serves as a network of communication among the family members, the chain of command, and community resources. FRGs are a grass-roots concept, and the basic goal is to provide opportunities for members to meet and communicate in order to alleviate problems and better cope with common issues.

Your level of involvement is strictly up to you depending upon your personal interests, time, and commitment. As with any organization you may belong to, it takes time to transition into a new group and the FRG is no different. Give it a chance. Attend a FRG meeting or family sponsored activity. You will meet other spouses and families in the same situation you find yourself – balancing their lives between a military and civilian world. FRGs provide an effective way of gaining and providing information during a deployment or separation. They are the essential conduits of news, and you will want to hear the updates.

Unlike some organizations, the FRG does not have dues. All family members are equal and there is no military rank. The FRG leaders are volunteers – family members just like you. FRGs provide extensive training (which is usually free or paid for by the military unit) and a chance to volunteer. The FRG offers the opportunity to be involved in your spouse's unit and to make a difference. They foster increased levels of cohesion, confidence, and commitment between the chain of command, the service members, and family members. The FRG offers an effective means of supporting families and reducing trauma and stress.

The FRG is not a coffee group or club. Each family member, retiree, service member, or civilian employee has a connection to that specific military unit. The FRG is not a surrogate parent, guardian, or social worker. Instead, the FRG can provide support, assistance, and information and referral to resources as needed. The FRG is not a babysitting service, but it will often provide a location and child care for unit activities. FRGs enhance every Guard or Reserve unit family readiness by fostering a spirit of cooperation and unity. They can assist in preventing the problems that may affect families as a result of their spouse's separation due to mobilization, deployment, or training.



Because of their contribution to the Guard and Reserve family readiness initiative, FRGs receive some financial and logistical support from a variety of sources. This monetary support funds training and travel for FRG members, reimbursement of incidental expenses such as child care (needed while volunteering for the unit FRG), volunteer recognition programs, and unit newsletters. Volunteers are rewarded with professional development training and leadership opportunities, and the unit is rewarded with an enhanced state of family readiness.

Family Readiness Group (FRG) Advisory Councils and Inter-Service Family Assistance Committee (ISFAC)

Volunteers provide strong leadership in state or regional family readiness councils. Their experience and expertise is invaluable. Some of their responsibilities include:

- Visiting units within the state or region and providing FRG briefings which include how to organize an FRG, how to maintain it, how to recruit volunteers, FRG fund raising activities, and how to establish guidelines for an FRG
- Conducting training classes on various topics for FRG members, commanders, and service members
- Providing invaluable input to the command by ensuring that family readiness receives appropriate command emphasis and resources (including monetary)

In essence, FRG volunteers are team members with valued ideas, skills, and commitment. Volunteers are typically family members or retirees – someone who has a stake in seeking to enhance quality of life for military families. Volunteers are recruited from the unit level to serve on state or regional FRG Advisory Councils. Their travel and expenses are covered with funds appropriated for family readiness. Most volunteer positions are treated the same as paid positions. The volunteer applies for the position by completing an application and/or resume and is selected after being interviewed. Many volunteer positions require a time commitment of one to two years. As a family member, you may have an opportunity to share your experience and skills with a major command, state, or regional FRG Advisory Council. Your input is important whether it is at the unit, community, state, or regional level.



To find Family Readiness Support Groups near you visit:

www.guardfamily.org

Military One Source:

<http://www.militaryonesource.com>

Military Homefront:

www.militaryhomefront.dod.mil

Inter-Service Family Assistance Committee (ISFAC)

An Inter-Service Family Assistance Committee (ISFAC) is a committee that facilitates ongoing communication, involvement, support, and family readiness between all branches of service, both Active and Reserve. Members come from surrounding military installations and communities within each state or region to form a committee to provide guidance and assistance in family readiness during mobilization, deployment and disaster relief. Active and Reserve component family program coordinators network to identify service providers in all areas. By working together efforts are enhanced rather than duplicated. A goal of an ISFAC is to strengthen existing family assistance delivery systems in the event of mobilization, contingency deployment or natural disaster through the interaction of committee members. This includes providing information, referral, education and preventive services to enhance family readiness and allows for rapid, coordinated services between installations and units. ISFACs meet quarterly or as determined by the needs of the participating organizations to share ideas and write Memorandum's of Understanding (MOUs) to share resources and describe procedures and policies so that everyone has a common set of expectations.

Because systems to share information, personnel, and resources have already been put in place, ISFACs help provide quick response during times of disaster such as hurricanes and forest fires and everyone knows their role and responsibility. ISFACs encourage and provide ongoing training for their members on topics such as critical incident stress, ombudsmanship, personal financial management, and family advocacy. ISFACs offer another key volunteer leadership opportunity.

Volunteering

Family readiness group (FRG) volunteers play an important role in providing assistance to military and family members before, during, and after family separation. When military members are mobilized or away for training, families are placed in a stressful situation. FRG volunteers can relate to other family members because they understand what they are going through and together they share coping strategies. Volunteering is a way to be involved, to better understand the mission of the unit, and to assist others. You can build new skills by volunteering, and you can receive valuable professional development training in leadership and other areas. The services offer programs such as Family Team Building, which is facilitated and organized solely by volunteer efforts. Volunteers are teaching other family

members about military life, and strategies for success.

Why volunteer? There are a number of good reasons for volunteering, including:

- Contributing to the unit
- Contributing to the community
- Supporting your spouse's military commitment
- Gaining a sense of achievement
- Gaining job experience and enhancing your resume

Special Interest Topics

This section contains four topics integral to military life: parent education information, relocation, handling separations, reunions and homecoming. These topics are broad and are not inclusive of the information you may need as a military family member. Use them as a reference and as a starting point. Seek additional information from your unit family readiness group (FRG) and the training opportunities provided through family readiness programs.

The military lifestyle is unique and the mission may profoundly affect the family. Your life as a family member will be easier if you have an idea of what military missions require and how they might affect you and your family. If possible, attend unit family and social functions and FRG meetings. Meet your spouse's supervisor, commander, and meet other Guard or Reserve families. The military has its own protocol, customs, and a special language (acronyms). These acronyms provide a quick, easy way of communicating, but they can also be a barrier to communication if you do not understand them.

Ask your FRG if they have any classes in military customs and terms (acronyms). The more you understand and feel a part of your spouse's Guard or Reserve mission, the easier it will be to adapt to the separations, deployments, and relocations.

Military families often exhibit specific traits which set them apart:

- Patriotism – the military family has a strong sense of patriotism and love of country; realizing that the welfare of the country and its citizens is a primary mission.
- Adaptability – the challenges of dual careers, mobility, employer concerns, and separation, force families to adapt to new friends, support systems, and communities.
- Resourcefulness – military families learn how to access resources, ask for assistance when necessary, be involved in their community, endure the loneliness of separation, and be self-reliant.

Capitalize on these traits by building realistic expectations of what the military can provide you, as a family member. Some families think that the military should take care of their every need during separations. Instead, the military enhances family readiness by providing resources to assist the family while fostering their independence. This way, the Guard and Reserve members, civilian employees, and

family members can achieve both personal and organizational readiness. Both military and civilian community resources are available to assist your family. Awareness and understanding of the resources are available and how to access them can empower you to better manage your life during times of deployments and separation.

This section, Special Topics, is not intended to be comprehensive. Instead, use it as stepping stone to learn, reflect, and seek additional resources. The emphasis of this section is on being a military child or family member. Children face many changes and emotions adapting to separations and relocations caused by the military commitment of their parent. Separations are an inherent part of a military lifestyle. Learning strategies to cope with separations are essential for family stability. Your role as a nurturer and stabilizing force in the family is invaluable. “Reunion” and “homecoming” are uplifting words highlighting happy events. In reality, reunions and homecomings can be stressful as the roles and the dynamics of the family change.

Your spouse’s unit and FRG can be your strongest resource for information and support for parenting, employer challenges, coping with separations, and experiencing homecomings and reunions. Expand these special topics to meet your individual needs. Share your knowledge with other military families. Take the time to join together to enjoy the challenges of being part of a military family.

Parenting is a challenging role for every mother and father. Whether you have one child or several, you may sometimes question your parenting skills. We all very much want to do everything we can to nurture our children and to help them grow into healthy, well educated, adults with character and a proper attitude. As children mature, they continue to test our ability to guide and protect them. Beyond the natural challenge posed by raising children, external forces such as drugs, promiscuity, and violence all threaten our children and increase the complexity of parenthood. As difficult as parenting can be under the best of conditions, events such as family separations can increase the stress of parenting dramatically and have a direct impact on the happiness and welfare of our children.



Military life may increase the difficulty of parenting. Military related factors may make your role as a parent more difficult include:

- You may live far from your extended family and relatives who would otherwise be there for support and advice on raising children.
- Military duty demands may cause prolonged and frequent family separations that place you in the role of a sole parent and disrupt the balance of your child's home life.
- Reunion with your military member at the end of a training or deployment separation may cause another adjustment period that disrupts family roles.
- Military duties may send your spouse to assignments around the world – perhaps to dangerous locations. This is frightening for a family, especially to children.
- The combined demands of a civilian job and military duties limit the amount of time your spouse can devote to the family. Your children’s welfare may be affected and you may have to bear more parental responsibilities.

Raising a child, especially a child in a Guard or Reserve family, is a daunting task. Fortunately, you are not alone. Your extended military unit family is made up of other parents. They can serve as an invaluable source of advice and assistance. Often, other parents in the military unit family may be older and more experienced. They have “been there before” and can help you get through the most difficult times, such as family separations.

Your military unit also has extensive resources to help you through the toughest of times. Your Family Readiness Group (FRG) is a good place to start. The FRG will be able to provide you information on military and community resources. In the Resources Section of this Toolkit (C3), you will find other sources of information. Finally, don’t forget your local community. Check the phone book for local government offices and independent social agencies that may be able to offer assistance.

While there is a wide range of sources for assistance and information that can get you through troubled times, the job of parenting is not well suited to a reactive approach. The time to learn how to manage the difficult situation is not when you are entering a new phase in your child’s life or attempting to deal with a

major family event such as a deployment. The stakes involved in parenting are high. Your performance as a parent will have a direct impact on your children's future as well as their present welfare. Fortunately, there are a number of books and courses you can utilize to build and expand your parenting skills. Check with your FRG to see if [Parent Effectiveness Training](#) or similar training courses are available through your unit chaplain or other military/community resources. Check with your religious organization to see if they offer such training. Use the phonebook to find community resources, including adult education programs. You'll find that these training programs can not only make you a better parent, but can also help you to reduce the stress and uncertainty that affects every parent.



Finally, learn from the unique opportunity that your military association brings you. The services are comprised of a cross section of Americans including families from other religions, races, cultures, and ethnic backgrounds. Being in the military provides the opportunity to meet and work with new people, expand your friendships beyond your community and to experience and value the differences in others. You are a role model for your children. As they observe you enjoying the cultural diversity and opportunities within the military lifestyle, they will grow stronger themselves in their acceptance and support of people of other cultures. Take advantage of your opportunities, broaden your experiences, and make new friends. Strong bonds are developed between military families as they share the separations, crises, mission, and reunions together. Military family life can be rewarding, exciting, and the source of close supportive friendships.

For other useful links, visit:

National Military Family Association

www.nmfa.org

Association of the United States Army

www.ausa.org

Other helpful sites:

www.militaryhomefront.com

www.americasupportsyou.mil

5. Your Family

Family Care

You have been trained to accomplish a mission. Is your family prepared for your absence?

Whether you will be absent for an evening, a week or months, you must have a plan for the care of your family and the maintenance of your household while you are out. A viable Family Care Plan requires time, organization, and careful planning. A good Family Care Plan will facilitate a smooth transition of responsibilities to a caregiver when the service member leaves for brief or long periods of time. Care plans can be simple or complex, according to the situation. You should tailor the information and family/child care details for the specific individual and task:



Simple plans are often for brief periods (4-6 hours up to a day) of time and can include:

- Instructions for a babysitter (emergency numbers, bedtimes, allowed snacks)
- Instructions for an older "latchkey" child (location of spare key, homework and television times)
- Prior written authorization for a neighbor to pick up or drop-off your child from/to school or day care if you are unable to

Plans for longer periods of time (days or weeks) can include:

- Instructions for a neighbor to look after your house and pets while you are on vacation (lawn care, newspaper, mail)
- Authorization for a camp organization to care for your child during a weekend retreat
- Special powers of attorney for your parents or other childcare provider that will authorize their judgment if there is a health care emergency for your children

Complex plans for long durations (weeks or months) can include:

- Contract with a veterinary clinic for long term kenneling
- Powers of attorney for authorized caregiver to make decisions for a child's dental care, or education

Who should have a Family Care Plan?

- Single parent with custody of children under 19 years of age
- Dual military couples with custody of children less than 19 years of age. (Both members are required to develop a Family Care Plan and place it on a standard form that both must sign)
- A service member who is responsible for the care (housing, medical, transport, etc.) of an elderly person or person who is injured, chronically ill or disabled.



Each military service has a standard form to meet the requirement for a Family Care Plan; however, your obligation is much more than simply completing a form for your unit to meet the requirement. It is your responsibility to develop a well thought out plan now which ensures your family members have the best resources and care during your absence.

Look in Chapter 8, page 55 to learn more about how to create your own Family Care Plan.

Fundamental elements of any plan are:

- Communication- Establishing timely and clear intention to any individual who has a role in supporting your plan
- Resources-Establishing and defining what agencies or group will best assist you and support your plan
- Documentation-Establishing in writing your specific desires for the support and execution of your plan

Communication

How well your plans are to be executed will depend greatly on how well they are understood and able to be acted upon. In everything regarding family preparedness, ALL persons involved should have a solid concept and grasp of their responsibilities and resources. Do not plan in a vacuum. Involve your family (spouse, parents, siblings and children) and others (teachers, caregivers, neighbors, etc) and give them an opportunity to provide input to your planning efforts. Getting all parties to “buy in” to your plan will aid in its success.

Whether it is a simple list of phone numbers to call in an emergency or an estate trust, **providing written guidance is essential to clarifying your wishes.** Providing your family caregiver with essential documentation such as a power of attorney, access to medical history information or valuable resources will enhance their ability to effectively support your plan. Including key individuals in your chain of command will also assist your efforts.

It is imperative that you keep the lines of communication open between your unit, family, caregiver, and specific agencies (medical, legal, education). Be proactive. Take the extra time to personally familiarize/introduce your caregiver with your medical facility staff, schools teachers, bank personnel, and clergy to make each party’s role clear to the other and to forestall any difficulties arising from lack of familiarity.

Establish clear and concise guidance to all parties regarding items such as:

- Personal Routines – discuss meal time, night time routines, and basic family schedule.
- Comfort and Personal Items – discuss special toys, pictures and personal items that will comfort your children.
- House Rules – negotiate acceptable bedtimes, TV viewing, chores and snacks, and include your children in the discussion.
- Discipline – discuss your philosophy and recommend acceptable rewards, and consequences for misbehavior. Ask your caregiver how he or she handles situation where discipline and limit testing is involved.
- Special Activities – share holiday traditions and discuss special activities and events, which are acceptable. If you will be away for a birthday, discuss the celebration and plan for gift giving.
- Allowances and Finances – discuss purchases, allowances, and spending money.

Communicating with Children

Perhaps the most critical part of your plan to care for your family is in the personal level of communication with them both individually and collectively. Little children will be especially affected by your absence and, if you expect to be away for some time, they need to hear directly from you about your expectations and plans. Share with them your feelings and take the time to listen and understand theirs. Be as truthful and honest as you can and let them know that it is normal to feel anxious. Children need your reassurance that everything will be alright and that you love them. Even if it is for a short duration with a babysitter it is essential that your children understand what is expected of them. Their active cooperation will support your efforts to care for them in your absence and will assist their caregiver.



Elder Care

As a Guard or Reserve member, care giving and elder care takes on a different light. Leaving home for training and deployments can create guilt and increases the importance of being prepared. Learn about available resources, have a back-up plan, and most importantly talk openly with your family about their needs.

A full assessment of every aspect of an elder's environment and health is essential to establish his or her ability to remain safely independent. Identifying potential problems and risks and exploring options to reduce or eliminate them is critical to providing quality and comprehensive elder care. Follow the links below and also consult the **Elder Care Inventory** on page 58 as a resource for providing the best possible elder care.



ELDER CARE IINVENTORY

Eldercare Link – A specialized resource
www.eldercarelink.com

US Department of Health and Human Services
www.eldercare.gov

AARP (American Association of Retired Persons)
www.aarp.org

Veterans Administration
www.va.gov

Children or adult dependents with special needs

Caring for others with special needs can be a full-time job. In reality, many caretakers and guardians require full-time or part-time professional assistance to balance a job and a family with care of a loved one who is unable to effectively care for themselves. A deployment or mobilization of any length may be a severe burden on one's ability to adequately care for a person with a severe disability or illness if he or she is the sole caretaker. If you and your spouse share this responsibility, then only one will be left if the other deploys. As with elderly care, special consideration must be made regarding the facilities and extra assistance that may be required to care for someone with a special need. The important thing to know is that you are not alone. There are many organizations and agencies equipped to assist you with the best possible planning tools and guides to determine the best method to care for special needs children or adults. Below are some helpful links to assist you:

Federation for children with special needs
www.fcsn.org

Drive for Rebecca (a special needs resource)
www.driveforrebecca.org

National Association for Adults with Special Learning Needs
www.naasln.org

For TRICARE information on Long Term Care
http://www.tricare.osd.mil/special_aud/longtermcare.cfm

Family Emergencies

Whether you are deployed or at home, your family should have a plan to cover accidents, emergencies and possibly disasters. How well you and your family members think through the many possible scenarios that you could face will determine how well you will likely handle them. If you are injured at work and are unable to pick up your children from school, do you have an alternate plan? The Family Care Plan is a good tool for helping you and your command plan for certain events, but it is not all-encompassing. More specific and detailed guidance is needed.

What is your plan if a tornado strikes your house? If you and your family are away from home and cannot immediately return due to a disaster such as a hurricane or flood, where will you go? How will you get there? The [Family Planning for an Emergency or Disaster](#) Guide in chapter 8, page 43 is a comprehensive tool to help you plan for events that may have long-term and lasting effects. You will find valuable supply ideas to help you prepare for nearly any event from house fires to floods.

Who do you call for household emergencies such as an inadvertent poisoning or to report a burglary? (911 is not always the correct answer.) Included on [page 60](#) of this toolkit is an example of an [Emergency Contacts](#) sheet that can help you organize the many contact numbers required to make a dental appointment or to report a suspicious activity in your neighborhood. Tailor the sample directory for your own use and put it in a prominent place for handy reference for you or a babysitter in an emergency. Teach your children who to call and how to conduct themselves on the phone. Click:

Family Separations



Although they are a fact of life in military service, separations from loved ones are never easy. In this chapter are two similar, but distinctly different, guides to help you plan for and cope with *long term separations* due to deployments or other reasons. Keep in mind that the principles outlined are applicable to separations of both long and short durations. Each Family Separations chapter offers two different perspectives of parallel subjects: That of the service member and that of the spouse or child / guardian. *Both* have useful viewpoints to consider, so it will be helpful for you and your family, spouse or significant other to read them both in your deployment preparation efforts. The hard work of getting your unit ready for mobilization, attending to every administrative detail from wills to water bills and empowering your spouse, caregiver or trustee is put to the test with every time a service member departs on a mission. Your morale, as well as your readiness depends on your preparations. Here are two resources located in Chapter 8 that are customized from two perspectives to assist you or your family to cope with separations resulting from deployments, mobilizations or even temporary duties (TDYs) away from home.

[Family Separations: The Member's Perspective on page 31](#)

[Family Separations: The Spouse's Perspective on page 37](#)

6. Departing and returning to your civilian career

Soldiers' and Sailors' Civil Relief Act (SSCRA)

The Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA), as amended, was passed by Congress to provide protection for individuals entering or called to active duty in the military service. It is intended to postpone or suspend certain civil obligations to enable service members to devote full attention to duty. Reservists and the members of the National Guard are protected under the SSCRA while on active duty. The protection begins on the date of entering active duty and generally terminates within 30 to 90 days after the date of discharge from active duty.



Protection Offered by the SSCRA

You and your spouse should make the SSCRA part of your family readiness planning. If you believe that deployment will result in a significant decrease in income that will impact on your ability to meet your financial obligations, your planning should include taking steps to notify your creditors, landlord, and mortgage company of your deployment and intent to seek protection under the Act. Here are some of the ways in which the act can work for you.

- Termination of Leases
- Eviction Protection
- Installment Contracts and Mortgage Foreclosures
- Default Judgments
- Stay of Proceedings
- Taxation
- Maximum Rate of Interest
- Stay of Execution of Judgments/Attachments
- Insurance Provisions

Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)

USERRA Features

Scope of Coverage: USERRA provides protection to anyone absent from a position of civilian employment because of uniformed service if:
1) Advance written or verbal notice was given to the civilian employer
2) The cumulative length of absence(s) does not exceed 5 years and
The person's character of service was not adverse.

"It's a significant law for service members, especially for reserve component service members called to active duty."

Civilian Job Rights and Protections

Reemployment rights with a civilian employer are protected under chapter 43 of title 38, United States Code. USERRA, is a law which provides a broad range of civilian job protections.

Returning to Work

A service member must report to work or submit an application for reemployment within a specified period based on duration of service. The Period of Service/Return/Apply to Return to Work table below contains the limits specified for returning to work:

Less than 31 days	Return no later than the first full regularly scheduled work period on the first full calendar day
More than 30 days but less than 181 days	Apply no later than 14 days
More than 180 days	Apply no later than 90 days

It is worth noting that failure to report to work or make timely application does not automatically result in loss of reemployment rights, but does subject the service member to the rules of conduct, policies and general practices established by the employer, which may result in loss of USERRA protections. There are certain circumstances under which a civilian employer may not be required to reemploy a service member. However, the employer has the burden of proving reemployment is not possible within those circumstances. For tips to prepare for your deployment, visit:

<http://www.esgr.org/>

For a copy of the Layman's Guide to USERRA:

<http://www.dol.gov/vets/whatsnew/userraguide0704.rtf>

Health Care Plans

When you are on active duty, family members may continue under your employer health coverage for up to 18 months. However, unless you notify your employer that you wish to continue coverage, your family coverage could be dropped. If you do not choose to continue coverage under your employer's health plan while you are on active duty, you and any previously covered family members are entitled to be fully reinstated to your previous family health care plan without a waiting period or penalties when you return to work.

Pension and Plans

Employees are to be treated as if no absence in employment occurred and may make up contributions to an employee pension benefit plan. Employers are also required to fund any obligation attributable to the employer of the employee's benefit pension plan.

Employer Support for Guard and Reserves (ESGR)



A person experiencing problems with civilian employment or reemployment may contact the National Committee for Employer Support of the Guard and Reserve (ESGR) for assistance toll free at **1-800-336-4590**. If an employer has failed or refused, or is about to fail or refuse, to comply with employment or reemployment rights and benefits, an individual protected by USERRA may also file a complaint with the Assistant Secretary for Veterans' Employment and Training at the Department of Labor. Visit USERRA resources at:

For a by-state directory of ESGR Regional Contacts:

<http://www.esgr.org/contact.asp>

Spreading the Word

Once you have established care for your family while you are away, consider how you wish to be supported. Your morale will rely on the communication and support of loved ones and friends back home while you are deployed. Make a list of people that you want to know about your deployment. Whether they are friends with whom you wish to correspond or a neighbor who you ask to keep an eye on your property, it is beneficial for them to have a way to contact you.

Provide for family and friends:

- Your unit's name information
- Your complete mailing address or email address
- Your travel itinerary and plans



7. Relocation Resources

Relocation

During your association with the Guard or Reserve, you may desire or be required to relocate. Moving can be an exciting experience. New jobs, new homes, and new communities can expand your horizons and quality of life. At the same time, relocating can be a significant challenge requiring detailed research and planning. No matter how excited you may be the move and the required organization and preparation may seem to be overwhelming. There are so many variables to consider:

- Family travel and the movement of household goods
- Housing
- Schools
- Employment
- Child care
- Healthcare – medical and dental

Whether you are moving due to a civilian or military job change, the Department of Defense (DoD) and the services have created a wide range of Internet resources to assist in your relocation. The Military Assistance Program (MAP) website, sponsored by the Deputy Assistant Secretary of Defense for Military Community and Family Policy, can be found at <http://www.defenselink.mil/mapsite/>. It offers information and links regarding such topics as relocation, employment, child and youth services, and financial management. Check out the [Operation Military Homefront relocation](#) page for helpful checklists and tips to plan your move. Key your current location and your new location into the relocation builder link and it maps out exactly what you need to do each week before the big move. Another good resource is the Transportation and Travel Pamphlet, [It's Your Move](#), updated 1 October 2006.



Other useful Internet resources are local web pages created for specific locations. Using a search engine, you can locate information on the Chamber of Commerce, local schools, employment, and housing. If you do not have access to the Internet, every service Family Service Center has a relocation section with information, pamphlets, and addresses for other military installations.

You can also use national commercial web sites such as <http://www.realtor.com> to research home prices and availability. Keep in mind that these are commercial web sites and not official sources of information.

With the wealth of available resources online and through your local military installation, researching your new location can be relatively easy. However, planning and organizing the move can be the most challenging and important event. Preparation is the key when making a move. You are in charge of your move. The time and effort you put into planning the move will determine how much stress and financial impact you will experience.

Start by making a list of every task that must be accomplished. Work together with your spouse and other family members to make sure you identify every essential task. As a minimum, consider adding the following to your list:

- Notify your unit commander. Identify new unit close to your new home and research transferring to a new unit.
- Complete postal change of address.
- Notify utility companies of your move.
- Notify all creditors, banks where you have an account, and other commercial activities of your new address.
- Notify life and property insurance companies of your new address. If you have homeowners or renters insurance arrange for coverage during the move and coverage in your new home.



- Close old bank accounts and open new ones. Notify your employer, your military organization, and any other activity making direct deposits to your bank account.
- If leaving your current employer, provide the employer a forwarding address for tax withholding statements (W2 form).
- Collect school records.
- Research rules and procedures governing enrollment of your children in new schools.
- Collect medical records if appropriate.
- Notify your landlord (if appropriate) of planned departure date and arrange for a walkthrough so that you can qualify for the return of all or part of your security deposit.
- Contact a realtor to sell your current home (if appropriate) and assist you in the purchase of a new home.
- Register your vehicle in your new state (if appropriate).
- Research jobs in new community (if appropriate).

Once you've completed your list of required activities, start setting a schedule for accomplishing each task. Use a calendar or create a chronological list of requirements. As you complete each action, check it off. To make sure there are no doubts about what you did, write down the date you completed the action and how you did it (e.g., completed change of address form and mailed it to Sears Credit with my May 2001 credit card payment). Stick to your schedule as much as possible. Delayed requirements can quickly build up to the point where you and your family will suffer.



Don't forget that this is a *family* move, not a military operation.

While an organized approach is essential to a successful moving experience, there are other less obvious issues to consider. Relocation and emotions are closely intertwined for all family members. Communicate with each other. Listen with care when your children share their concerns about leaving their familiar neighborhood making new friends. Be aware of your own feelings and be patient. It is normal to feel apprehensive, irritable, and excited. Encourage your children to stay in touch with friends. It is not hard to put a positive spin on the move and your attitude towards the event can be contagious. Take each day one day at a time. Making helpful checklists and careful preparations will ease your stress and consequently ease the stress on your family. Living at a new location provides opportunities to broaden your horizons and can be an experience that brings your family closer together. Good luck!

8. Toolkit Resources / Web Links

Toolkit Resources

You are not alone. The military and your community stand ready to give you assistance whenever you need it. Knowing how to get the information you need is essential to your family's readiness.

Your unit **Family Readiness Group** is likely to be the first place to look for information on support resources in your local area. Additional information on valuable Internet resources is outlined below. The internet, or World Wide Web, is easy to use and once you get comfortable "navigating" web sites it will become truly indispensable.



The Value of Search Engines and the Internet

There has been a vast movement by nearly every person, business, or agency to move their information resources to the World Wide Web. The internet is likely the best tool you can employ to gather information about virtually any subject on earth, in little or no time. If you do not have a personal computer at home or do not have web access, there are many places you can turn to get internet access; Some FSGs and a majority of libraries offer web access if you do not have a computer or web access at home. Otherwise, almost any public library, college or university offers access to the internet. If you are not sure exactly where to go to find information about any specific topic, probably the best place to start is with a search engine site. Simply type in the subject you desire to find, such as "family readiness" and follow the suggested links. Below are only just a few of the many useful search engine links available:

www.google.com

www.dogpile.com

www.mamma.com

www.lycos.com

www.altavista.com

Military Service Family Readiness Programs

Every branch of the DoD Armed Forces has made Family Readiness and Support their top priority. It is an honor and privilege to "take care of our own". There is no reason whatsoever that anyone should hesitate to avail themselves of the many resources to assist you and your family. Every service branch and agency is easily identifiable and accessible on the World-Wide Web, with many toll-free contact numbers for those who do not have internet access. Visit readiness program links:

<http://www.militaryhomefront.dod.mil>

<http://www.myarmylifetoo.com>

<http://www.lifelines.navy.mil>

<http://www.usmc-mccs.org/>

<http://www.afcrossroads.com>

<http://www.uscg.mil/reserve/>

OSD Resources: Useful Websites

The Office of the Secretary of Defense (OSD) has several excellent resource listings online for your use. At each of the websites below, you will find well organized sources of useful information which will help you help yourself or get in touch with the appropriate person or organization that can best meet your needs, enrich your military family experience and provide valuable insights into work-life problems you may encounter all along the way. If you have a specific issue that this guidebook or our website has not addressed, or if you are unable to resolve an issue through normal assistance channels, please do not hesitate to contact us if you have any questions or have ideas regarding how we can continue to improve our military support services for you and your family. Feedback is welcomed. The following site is a great place to start for a broad array of US Government, DoD, Military Service, Family Readiness and General Information sites. Simply follow the links:

<http://www.defenselink.mil/ra>

<http://www.defenselink.mil> See Special Interest Section

<http://www.militaryhomefront.mil> Look under Deployment Support

<http://www.commanderspage.dod.mil/>

<http://www.Military.com/spouse>

<http://www.Military.com/support>

Other Helpful Family Readiness Guides

There are many, many other guides published to provide Family Readiness and Deployment Preparation assistance. Although there are too many to list in this guide, two of the better, more comprehensive publications are listed below. Just click on the **bold blue link** to access these guides.

[**Readiness Edge \(an excellent Air Force publication\)**](#)

[**USAA Deployment Guide**](#)

[**National Military Family Association's Publications**](#)

Useful Web Site Keywords for Reference and Assistance

This list contains *only a few* of the many agencies that provide online resources with information to enhance your family's sense of readiness and self-reliance. Choose from the list to meet your personal and family needs. Since many URLs (web addresses) change regularly, we have given you the agency you may enter in any search engine to retrieve the latest URL for your search. As important as the Internet may be as a source of information, you may need direct assistance. The majority of web pages have toll-free telephone numbers you can use to address specific questions you may have. (Look under the "Contact Us" links either at the top or bottom of the web page.) Just enter the Keyword(s) in the search engine and you are on your way. It has never been as easier to access so much information!

- 1) American Red Cross
- 2) Armed Services YMCA of the USA
- 3) Boys and Girls Club of America
- 4) Chamber of Commerce (local)
- 5) Chaplain
- 6) Child Development Program
- 7) Children, Youth and Families Education and Research Network
- 8) Civilian Personnel Office

- 9) Cooperative Extension Service
- 10) Department of Social Services
- 11) Department of Defense Education Activity
- 12) Department of Veterans Affairs
- 13) Deployment Health
- 14) DoD Electronic Forms
- 15) Drug and Alcohol Programs (also known as Community Counseling Center)
- 16) Education Center
- 17) Employee Assistance Program
- 18) Exceptional Family Member Program
- 19) Family Advocacy
- 20) Family Advocacy Program Information
- 21) Family Service Center
- 22) Federal, State, County, and Local Human Service Agencies
- 23) Financial Counseling
- 24) General Services Administration (GSA)
- 25) Information and Referral
- 26) Inspector General
- 27) Legal Assistance
- 28) Libraries
- 29) Medical Department Activity (MEDDAC) and other medical facilities
- 30) Military Children and Youth
- 31) Military Teens on the Move
- 32) Military Transition
- 33) National Center for Education in Maternal and Child Health (NCEMCH)
- 34) National Military Family Association (NMFA)
- 35) National Parent Information Network
- 36) National Youth Development Information Center (NYDIC)
- 37) Office of Personnel Management
- 38) Ombudsman
- 39) Public Health Department of _____ (place state or city in blank)
- 40) Relief Societies:
 - Air Force Aid Society
 - Army Emergency Relief
 - Coast Guard Mutual Assistance
 - Navy – Marine Corps Relief Society
- 41) Rand Institute
- 42) Relocation Assistance
- 43) Salvation Army
- 44) Savings Bonds
- 45) Standard Installation Topic Exchange Service (SITES)
- 46) Transition Assistance Program (TAP, ACAP, etc.)
- 47) TRICARE
- 48) Unit Family Readiness Group (FRG)
- 49) United Concordia
- 50) United Services Organization (USO)
- 51) United Way Agencies
- 52) Veterans Administration
- 53) Veterans of Foreign Wars, American Legion, Disabled Veterans Association

Family Separations: The Member's Perspective

After your unit has deployed will be too late to realize that a signature missing from a document or that you do not know where important items are located. The less time between notification and actual deployment of your unit, the greater the probability that important items will be left unchecked from any pre-deployment checklist. A unit does not have to deploy or leave for training for the preparation to begin. Start a "To Do" list. While it may be possible to over-prepare for a possible deployment or mobilization, the odds of that happening are very unlikely. There are often far too many "moving parts" our



lives and sometimes it is a challenge to make all ends meet when you are still at home. **Take nothing for granted.** Even if your spouse is superb at putting plans together and preparing your family for a deployment, important things could be inadvertently missed. If you are able to plan ahead and **organize through your own perspective** of balancing a military and civilian career, the strain and rush of an unexpected separation will be less stressful. Last minute rushing produces needless family worry and tension. By looking ahead and anticipating the likelihood of a separation, both you and your spouse can adequately plan and develop the best strategies to fit your family.

Remember: Once you deploy, the responsibility for your household rests with your spouse or trustee. Ultimately you are responsible for knowing your rights, privileges, and available resources.

In many ways, it can be just as difficult to keep the home fires burning as it is for you to be far away in possibly austere conditions. As with most things in life, preparation and information are the keys to dealing with separations. Prior planning and open discussions with your spouse or trustee and other family members will make it easier to deal with the new responsibilities they will have to shoulder. Talking about your concerns with your family can help you both deal with your emotions. Information about the availability of resources and basic organizational skills are the foundation for a successful and hopefully uneventful separation. Knowing yourself and your own level of coping skills will help you adjust your support system accordingly. Be realistic.

There are four distinct identifiable stages of the departure and reunion cycle that most family members go through. Both spouses and children often demonstrate emotions through their behavior. Children will often mirror or mimic the emotional feelings of their remaining parent. Consider these four stages:

- **Denial/ Protest:** "It's not fair that you have to leave us." Everyone is apprehensive and often irritable. Spouses or family members left behind may feel tense, angry, or resentful.
- **Despair:** "How will I ever live through these next few months without you?" Spouses may become restless and have difficulty sleeping through the night. Family members may feel fearful. You may wonder why you decided to stay in the military.
- **Detachment:** "Why does he or she have to be away when I need them the most?" While family members may feel confident they can handle day-to-day living, they may also experience despair and anger. You may feel guilt about putting them in that situation.
- **Reunion adjustment:** Anxiety and doubts surface. "Will he/she still love me?" "Will I like the decisions that he/she made while I was gone?" Family roles may have changed. Spouses may become very comfortable handling day-to-day finances and household decisions. Children may have a new schedule or mealtime plan. You may feel like a fifth wheel until you re-integrate into the family routine.

Communication

Honest and open communication with everyone who may be affected by your deployment is essential to the planning process. If you plan in vacuum, important details vital to your support planning could be left out. Actively involve family members with the planning and preparation for the deployment. People in your community (clergy, teachers, neighbors and friends) may also need to understand or be familiar with your family situation. Make a list of who you and your spouse or trustee can count on to listen, spend time

with or seek for assistance, if needed. Are you close to your neighbors? Does your family (parents, siblings) or your spouse's family live near by? How about colleagues at work? Are you a member of a church? Are you in any organizations? Are you involved in the unit Family Readiness Group (FRG)? Talk to these people or organizations before your departure. Share your apprehension and needs. Build your support system **before** the deployment.

Saying Farewell

Perhaps the most stressful time for you and your family will be the day or moment you deploy. It is as



difficult to watch a ship or aircraft carrying you slowly vanish into the horizon as it is for you to see home getting smaller as you depart, but it does provide a threshold through which you can begin to resume everyday life during the deployment. If it is possible, bring your children to your of departure even if you must take them out of school for this significant event. The more they feel a part of the process, the better they may cope. After your departure, have them participate in a planned activity to make the day more special and less difficult. It may be difficult for them to return to an empty house immediately.

Everyone can get over the "first day hurdle" with the help of friends and family before resuming family routines and time schedule. You will have plenty to keep you occupied as you travel enroute and that activity will help you focus on your mission and cope.

Routines

There is comfort in routines. Arrange to keep the children's activities and schedules the same, if possible. You can use the deployment to teach your children about the world. Get out a map or globe and show where you are going. Talk to their teachers and inform them that you will be gone for an extended period of time. This will help their teachers understand any mood or behavior changes in your children, should they occur, and may also cause them to be extra understanding during this time. Make your communication with those back home an important part of your everyday routine. Be sure to involve your children. If children feel comfortable expressing their thoughts and feelings they will learn to become better adjusted to the situation, paying big dividends to their ability to cope and behave well. It is important for your spouse or trusted guardian to maintain consistency with the caring and discipline of children as if you or both parents were at home. It is very natural for children to try to take advantage and push some limits with one parent gone. A stable home life is critical for their emotional and psychological adjustment and consistent rules and daily schedule provide stability and structure for the whole family.

Temporarily relocating to be closer to Family

If your spouse and / or your children need to relocate to be closer to family back home or with a guardian, attempting to preserve some sense of routine may be challenging. It is not uncommon for spouses, especially those without a career or who are expecting a child, to return home to their parents for the extra support they may need. If a parent or guardian is looking after your children, it is important to allow time for everyone to adjust to the new arrangements. Although there is a great convenience with relocating to a safer or more comfortable area, there will also be difficulties associated (i.e. school, friends or group activities) with this kind of temporary location. If at all possible, attempt to establish your family in the new location *well before* deploying to ensure you can assist with any problems that may initially arise. Because everyone may have to make some difficult adjustments, there may be a bit of stress involved. Do what you can to minimize that stress by planning as much as you can for possible difficulties with the arrangement. If your spouse and or children move to a location far away, it will be difficult for you to feel at ease since you may not be familiar with their new surroundings. If your dwelling is left unoccupied, there will need to be someone there to keep an eye on it. In any case, it is critical for you for you and your family to realize this:



The more moving parts to your plan, the more stressful and difficult it will be to execute.

Even if you don't have Children...

For members without children, ensure your spouse or significant other stays active. Keep options open for new opportunities which will benefit their well-being and perhaps even enhance your marriage or relationship. Maybe this is the time to take a class that interests them (language, art, or new skill) or to start a new project. Although it may be difficult for them to live at home alone, have friends call or have family or friends visit. Assess what are going to be stressors for your spouse back home and tell them not to try to do it all.

Many Ways to Stay Connected

Communication during a separation plays a critical role in maintaining an emotional balance for you as well as for your family or significant others. Everyone benefits when you are able to communicate with friends and loved ones back home. There are, of course, many conventional (and some unconventional) ways to stay in touch:

- Postal service
- Email
- Telephone
- Video Teleconference



It is very important for family members to share their thoughts, feelings, and information about daily events with you while you are away. Ensure that your unit address is accurate and get others involved with supporting you while you are away. Letters are inexpensive and one of the most satisfactory ways to stay in touch. Military postal systems are usually set up near your unit and it can take at least a week for packages to arrive. Because you may be very busy with unit mission activities spare time may be scarce. Sending and receiving short notes more frequently and regularly may be more convenient than composing long letters. Request that interesting newspaper articles, school papers from your hometown are sent to you. Be Advised: Units and Ships are often on the move and it can take much longer for your package or letter to “catch up” to you as well as for correspondence to be sent back home. Regular correspondence is essential to your morale, but be realistic and do not feel obligated to write home every day or expect daily mail.



E-mail is convenient and no one needs to worry about time zones or the best time of day to call. Some units have a family readiness center with computers available for you to use. Commercial telephone is still one of the best means to communicate. The cost of calling or availability of calling cards may be prohibitive and may also depend upon the location of your unit and access to telephones but, as the old commercial states: “it is the next best thing to being there”. Video teleconference (VTC) capability is also a growing means of staying in touch and is an even better way than telephone to communicate. Your unit or associated MWR activity may also be able to provide this service to you. Ensure your spouse or guardian / trustee stays in contact with the unit and its FRG. They are the best source of information on what is happening in your unit during the deployment and what resources are available to them.

Be yourself and express your feelings to your spouse and/or your children. Let everyone know how much you appreciate the letters, e-mails, and any pictures that they have sent. Mention in your letters one or two things that make you feel especially close to your family. Whatever you do, try not to read too much into the frequency and content of letters from your loved ones while you are overseas. Emotions can fluctuate (sometimes wildly) on both ends of the communication line and misunderstandings can result. Remember that letters can take a long time to arrive from both sides, so it can become very stressful for everyone if they anxiously “camp out” at the mailbox waiting for word from home.

A final note: While it is extremely important to be honest and open with each other while your family is apart, it is equally important to gauge just how much and what kind of information is exchanged. Remember that communication is there to re-enforce bonds of trust and care. Be considerate. Discuss with your spouse and family about “dumping” the truly unimportant details of their everyday experiences especially when you are often limited to a short amount of time (telephone or VTC). Not only will they waste valuable time discussing minor matters (i.e. a leaky faucet or a dented fender), they will inadvertently emphasize the distance between you since *there is truly nothing you can do about these sorts of matters*. In the same vein, try to avoid sharing stressful or distressing events of your deployment, as well. Likewise, if you are feeling distressed there is very little they can do to alleviate your feelings or stress. Focusing on positives instead of negatives will make your opportunities for bridging the distance both beneficial and uplifting.

Day-to-day life on their own

Many military spouses, children and families find strengths they never knew they had during a unit deployment. With time their confidence will grow and they will become comfortable with the new routine. Teach them to make the most of the situation and “make lemons into lemonade”. However, you should consider that it is important not to drastically change their home environment while you are deployed. Unless you and your spouse or significant other have both agreed on and carefully planned for it, it is probably not a great idea to buy a new house or finance a drastic home remodeling project. It may be more stress than they can handle alone and it will certainly be more difficult for you to adjust to when he or she returns. Their new routine should not be so different that it will be difficult to re-integrate yourself into it once more. It is absolutely essential to remember that the day will soon come when your unit returns and it may be challenging to fall back into older habits and routines.

Reunions and Homecoming



Although it will be a great relief to have you back from harm's way, it is quite common for communication between you and your spouse and the family to be initially strained. So much has happened. Separation and time will have an influence on everyone and, while change can be good, it always takes some time to adapt. We all have a picture in our minds of the ideal or picture-perfect “happily ever after” homecoming. While homecomings are always a time of celebration, if you and your spouse and /or children have been apart a long time, it is easy to set unrealistically high expectations for your return. Reunions are often accompanied by an adjustment of roles for everyone. Even if you are returning from the ends of the world back to your little slice of paradise, the transition back to normal routines will likely take days, if not weeks, to smoothly navigate. Try to be realistic and understanding. It is very normal for everyone to feel the very same feelings of apprehension and fear as they did before the deployment. Children especially may have more difficulty adjusting to a return than adults. Children will likely have:

- Grown physically and mentally
- Possibly become more attached or dependent on the stay-at-home parent or guardian
- Unresolved issues involving separation from their parent
- Greater difficulty adjusting to the “old” routines

Both spouses will also have some significant adjustments to make as well. A lot of time and significant events may have passed during the deployment and it may not be easy adjusting to:

- Gains or loss in weight
- New hairstyles
- New Friends and acquaintances
- New children (if your spouse had your child while you were gone)

The days and weeks following the return home may be challenging, but it is important to emphasize the bonds that have kept everyone connected even



when they were far apart. Everyone should show each other how much they care by giving each other a little extra attention and time to adjust. There will likely be a long list of things that need to be “back-briefed” from everyone and these things will take more than just a few days to share them.

Remember: Too much information can often be worse than not enough.

Some tips on ensuring that you cover the things that are important to you and the family:

- Be Patient: Give yourself and your spouse time to get back into the swing of things.
- Be Considerate: You want to catch up, but it you may be overwhelmed with all of the latest news.
- Be Organized: Make a list of items to discuss, preferably by degree of importance. This will help you keep your thoughts focused and clear and will greatly assist everyone to smoothly transition.
- Be Realistic: A lot has happened to everyone.

While it may be tempting to take that long planned family trip to Hawaii or the Bahamas, it is a good idea to get everyone involved with the planning. A vacation immediately following a reunion may seem like a great idea, but there are drawbacks. Remember, there are lots of moving parts that need to work again in unison; picture-perfect reunions are very rare and difficult to make happen.

You will also likely undergo a challenging transition to your regular job. It may have changed. Your position or responsibilities may be different. The new work routine will also require some adjustments. Do not hesitate to share your feelings and seek the space or consideration you need to adapt to all that is happening.

Every reunited family is going to have to do some work to get it all together once again, so do not panic if things do not go as smoothly as you have hoped or planned. On the other hand, you should understand that there is absolutely no shame in seeking professional help if things get too difficult. For some couples, counseling may be helpful in gaining insight into your relationship and assist in rebuilding roles and lines of communication. Refrain from addressing your marital issues in front of your children. Military chaplains or pastors are great resources for advice and can assist with finding specialized assistance.

Be Gracious

Thank everyone who has supported you— family, neighbors, teachers, and church members have been there for you and your family through the deployment. Find a way to them know you appreciate and value their contributions even if it was their job to do so. You will truly make their day!

Reflect on the experience

Even more than before the deployment, communication between family members is an essential element in reunion. Focus on happy memories. Discuss the difficult memories or events that happened, but try to focus on the positive aspects and outcomes. Turn negative experiences into learning opportunities. We all grow from the experiences we have and share. Make the best of your deployment and take it day by day. You may look back on it as a personally enriching opportunity where everyone has learned new skills and truly appreciate how self-sufficient they can be. Turn the challenge of separation into an opportunity for self-discovery, growth, and a stronger family unity.



Returning from a Combat Zone



If you are returning from a combat environment, there may be some other issues that may not become apparent for days, weeks or months after your return. While some service members make the transition home with few difficulties, others may need a little more assistance to handle the drastic changes that may have occurred. It is very important that your spouse or family is aware of the challenges faced by returning combat veterans and know that there is a vast array of support agencies and people specifically trained to offer assistance. Below are just a few of the support agencies that you can consult:

ATTENTION!

PTSD Does not apply only to combat. If you or your spouse has experienced any traumatic event (i.e. assault, severe accident, death of a loved one or loss of a job) PTSD symptoms may occur. In any case, seek professional help. It is very difficult to go it alone.

Department of Veterans Affairs - National Center for PTSD
<http://www.ncptsd.va.gov/>

PTSD Alliance
<http://www.ptsdalliance.org/home2.html>

Vietnam Veterans of America PTSD Guide
<http://www.vva.org/benefits/ptsd.htm>

Military Veterans PTSD Manual
<http://www.ptsdmanual.com/>



Family Separations: The Spouse's Perspective

After your service members unit has deployed will be too late to realize that a signature missing from a document or that you do not know where important items are located. The less time between notification and actual deployment of your spouses unit, the greater the probability that important items will be left unchecked from any pre-deployment checklist. A unit does not have to deploy or leave for training for the preparation to begin. Start a "To Do" list. While it may be possible to over-prepare for a possible deployment or mobilization, the odds of that happening are very unlikely. There are often far too many "moving parts" our lives and sometimes it is a challenge to make all ends meet when your spouse is still at home. **Take nothing for**

granted. Even if your military spouse is superb at putting plans together and preparing you for a deployment, important things could be inadvertently missed. If you are able to plan ahead and **organize through your own perspective** of everyday life while your spouse is deployed, the strain and rush of an unexpected separation will be less stressful. Last minute rushing produces needless family worry and tension. By looking ahead and anticipating the likelihood of a separation, both you and your spouse can adequately plan and develop the best strategies to fit your family.



Remember: Once your spouse deploys, the responsibility for your household rests with you. Ultimately you are responsible for knowing your rights, privileges, and available resources.



In many ways, it can be just as difficult to keep the home fires burning as it is for the service member to be far away in possibly austere conditions. As with most things in life, preparation and information are the keys to dealing with separations. Prior planning and open discussions with your deploying spouse and other family members will make it easier to deal with the new responsibilities you will have to shoulder. Talking about your concerns with your spouse can help you both deal with your emotions. Information about the military, availability of resources, and basic organizational skills are the foundation for a successful and hopefully uneventful separation. Knowing yourself and your own level of coping skills will help you adjust your support system accordingly. Be realistic.

There are four distinct identifiable stages of the departure and reunion cycle that most family members go through. Both spouses and children often demonstrate emotions through their behavior. Children will often mirror or mimic the emotional feelings of their remaining parent. Consider these four stages:

- **Denial/ Protest:** "It's not fair that you have to leave us." Everyone is apprehensive and often irritable. Spouses may feel tense, angry, or resentful.
- **Despair:** "How will I ever live through these next few months without you?" Spouses may become restless and have difficulty sleeping through the night. Family members may feel fearful.
- **Detachment:** "Why does he or she have to be away when I need them the most?" While family members may feel confident they can handle day-to-day living, they may also experience despair and anger.
- **Reunion adjustment:** Anxiety and doubts surface. "Will he/she still love me?" "Will he/she like the decisions that I made?" Family roles may have changed. Spouses may become very comfortable handling day-to-day finances and household decisions. Children may have a new schedule or mealtime plan.

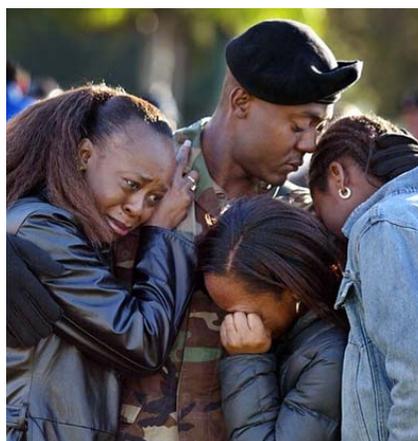
Communication

Honest and open communication with everyone who may be affected by a deployment is essential to the planning process. If the service member plans in a vacuum, important details and even individual vital to support the planning could be left out. Actively involve family members with the planning and preparation for the deployment. People in your community (clergy, teachers, neighbors and friends) may also need to understand or be familiar with your family situation. Make a list of who you can count on to listen, spend time with or seek for assistance, if needed. Are you close to your neighbors? Does your family (parents, siblings) or your spouse's family live near by? How about colleagues at work? Are you a

member of a church? Are you in any organizations? Are you involved in the unit Family Readiness Group? Talk to these people or organizations before your spouse's departure. Share your apprehension and needs. Build your support system **before** the deployment.

Saying Farewell

Perhaps the most stressful time for you and your family will be the day or moment your loved one deploys. It is difficult to watch a ship or aircraft carrying him or her slowly vanish into the horizon, but it does provide a threshold through which you can begin to resume everyday life during the deployment. If it is possible, take the children to your spouse's point of departure even if you must take them out of school for this significant event. The more they feel a part of the process, the better they may cope. After the departure, participate in a planned activity to make the day more special and less difficult. There is no need to return to an empty house immediately. Get over the "first day hurdle" with the help of friends and family and then resume your family routines and time schedule.



Family Routines

There is comfort in routines. Keep the children's activities and schedules the same, if possible. You can use the deployment to teach your children about the world. Get out a map or globe and show where the unit is going. Talk to their teachers and inform them that one parent is gone for an extended period of time. This will help their teachers understand any mood or behavior changes, should they occur, and may also cause them to be extra understanding during this time. Make communication an important part of your everyday routine. Use mealtime as an opportunity for family conversations and planning for when to write a letter or type an e-mail message. Involve the children in the entire daily process. If children feel comfortable expressing their thoughts and feelings they will learn to become better adjusted to the situation, paying big dividends to their ability to cope and behave well. It is important to maintain consistency with the caring and discipline of children as if both parents were at home. It is very natural for children to try to take advantage and push some limits with one parent gone. A stable home life is critical for their emotional and psychological adjustment and consistent rules and daily schedule provide stability and structure for the whole family. Spend special time with your children, but try to keep the daily routines the same.



Temporarily relocating to be closer to Family

If you and your children choose to relocate to be closer to family back home, attempting to preserve some sense of routine may be challenging. It is not uncommon for spouses, especially those without a career or who are expecting a child, to return home to their parents for the extra support they may need. It is important to allow time for everyone to adjust to the new arrangements. Although there is a great convenience with relocating to a safer or more comfortable area, there will also be difficulties associated (i.e. school, friends or group activities) with this kind of temporary relocation. If at all possible, attempt to establish your family in the new location *well before* the deployment to ensure your spouse can assist with any problems that may initially arise. Because everyone may have to make some difficult adjustments, there may be a bit of stress involved. Do what you can to minimize that stress by planning as much as you can for possible difficulties with the arrangement. If you move to a location far away, it may be difficult for you to feel at ease since you may not be familiar with your new surroundings and neither will your spouse. If your home dwelling is left unoccupied, there will need to be someone there to keep an eye on it. In any case, it is critical for you for you and your family to realize this:



The more moving parts to your plan, the more stressful and difficult it will be to execute.

Even if you don't have Children...

For spouses without children, stay active. Keep a normal schedule and keep your options open for new opportunities which will benefit your well-being and perhaps even enhance your marriage. Maybe this is the time to take a class that interests you (language, art, or new skill) or to start a new project. Although it may be difficult to live in a large home alone, call friends or family or visit friends. Not only take time to reflect, but also recognize the early signs of stress. Ask for help when you need it. Be good to yourself and do not try to do it all. Prioritize what is critical from what is not and pace your self accordingly. Spend leisure time you have with upbeat, positive friends who will keep a smile on your face and leave you energized to handle the separation well.

Many Ways to Stay Connected

Communication during a separation plays a critical role in maintaining an emotional balance for the service member who is away as well as for you and your children. Everyone benefits when the deployed member is able to communicate with friends and loved ones back home. There are, of course, many conventional (and some unconventional) ways to stay in touch:

- Postal service
- Email
- Telephone
- Video Teleconference



It is very important for family members to share their thoughts, feelings, and information about daily events with your spouse while he or she is away. Ensure that the deployed member's unit address is accurate and get others involved with supporting them while they are away. Letters are the least expensive and one of the most satisfactory ways to stay in touch. Military postal systems are usually set up near the unit and it can take as little as a week for packages to arrive. Consider sending shorter greeting cards and post cards. Receiving notes more frequently and regularly may be more important than a long letters. Send interesting newspaper articles, school papers from your hometown. Be Advised: Units and Ships are often on the move and it can take much longer for a package or letter to "catch up". Care packages are always welcome, but even a simple postcard or note will do wonders for everyone's morale.

E-mail is convenient and no one needs to worry about time zones or the best time of day to call. Some units have a family readiness center with computers available for family members to use. Commercial telephone is still one of the best means to communicate. The cost of calling may be prohibitive and may also depend upon the location of your spouse and his/her access to telephones but, as the old commercial states: "it is the next best thing to being there". Video teleconference (VTC) capability is also a growing means of staying in touch and is an even better way than telephone to communicate. Your FRG may also be able to provide this service to you. Stay in contact with the unit and its FRG. They are the best source of information on what is happening in the unit during the deployment and what resources are available to you.

Be yourself and express your feelings to your spouse. Let your spouse know how much you appreciate the letters, e-mails, and any pictures that he or she has sent from afar. Mention in your letters one or two things that make you feel especially close to your spouse. Whatever you do, try not to read too much into the frequency and content of letters from your loved one while he/she is overseas. Emotions can fluctuate (sometimes wildly) on both ends of the communication line and misunderstandings can result. Remember that letters can take a long time to arrive from both sides, so it can become very stressful for everyone if they anxiously "camp out" at the mailbox waiting for word from overseas.

An important note: While it is extremely important to be honest and open with each other while the family is apart, it is equally important to gauge just how much and what kind of information is exchanged. Remember that communication is there to re-enforce bonds of trust and care. Be considerate. Avoid "dumping" the truly unimportant details of your everyday experiences especially when you are limited to a

short amount of time (telephone or VTC). Not only will you waste valuable time discussing minor matters (i.e. a leaky faucet or a dented fender), you will inadvertently emphasize the distance between you since *there is truly nothing your deployed spouse can do about these sorts of matters*. Focusing on positives instead of negatives will make your opportunities for bridging the distance both beneficial and uplifting.

Day-to-day life on your own



Many military spouses, children and families find strengths they never knew they had during a unit deployment. With time your confidence will grow and you will become comfortable with the new routine. Make the most of the situation and “make lemons into lemonade”. However, you should consider that it is important not to drastically change the home environment while your spouse is deployed. Unless you have both agreed on and carefully planned for it, it is probably not a great idea to buy a new house or finance a drastic home remodeling project. It may be more stress than you can handle alone and it will

certainly be difficult for your spouse to adjust to when he or she returns. Your new routine should not be so different that it will be difficult to re-integrate your returning spouse into it once more. It is absolutely essential to remember that the day will soon come when the unit will return and it may be challenging to fall back into older habits and routines.

Reunions and Homecoming

Although it will be a great relief to have your loved one back from harm’s way, it is quite common for communication between you and your spouse and the family to be initially strained. So much has happened. Separation and time will have an influence on everyone and, while change can be good, it always takes some time to adapt. We all have a picture in our minds of the ideal or picture-perfect “happily ever after” homecoming. While homecomings are always a time of celebration, if your spouse has been away a long time, it is easy to set unrealistically high expectations for his or her return. Reunions are often accompanied by an adjustment of roles for everyone. Even if your spouse is returning from the ends of the world back to your little slice of paradise, the transition back to normal routines will likely take days, if not weeks, to smoothly navigate. Try to be realistic and understanding. It is very normal for everyone to feel the very same feelings of apprehension and fear as they did before the deployment. Children especially may have more difficulty adjusting to a return than adults. Children will likely have:



- Grown physically and mentally
- Possibly become more attached or dependent on the stay-at-home parent
- Unresolved issues involving separation from their parent
- Greater difficulty adjusting to the “old” routines

Both spouses will also have some significant adjustments to make as well. A lot of time may have passed during the deployment and it may not be easy adjusting to:

- Gains or loss in weight
- New hairstyles
- New Friends and acquaintances

The days and weeks following the return home may be challenging, but it is important to emphasize the bonds that have kept everyone connected even when they were far apart. Everyone should show each other how much they care by giving each other a little extra attention and time to adjust. There will likely be a long list of things that need to be “back-briefed” from everyone and these things will take more than

just a few days to share them. Remember: Too much information can almost be worse than not enough. Some tips on ensuring that you cover the things that are important to you and the family:

- **Be Patient:** Give yourself and your spouse time to get back into the swing of things.
- **Be Considerate:** Your spouse wants to catch up, but don't overwhelm them with the latest news.
- **Be Organized:** Make a list of items to discuss, preferably by degree of importance. This will help you keep your thoughts focused and clear and will greatly assist your spouse to smoothly transition.
- **Be Realistic:** A lot has happened to everyone.



While it may be tempting to take that long planned family trip to Hawaii or the Bahamas, it is a good idea to get your returning spouse involved with the planning. A vacation immediately following a reunion may seem like a great idea, but there are drawbacks. Remember, there are lots of moving parts that need to work again in unison; picture-perfect reunions are very rare and difficult to make happen.

Your spouse will also undergo a challenging transition to his or her regular job. It may have changed. His or her responsibilities may be different. The work routine will also require some adjustments. Be a sounding board,

listen to his or her feelings, and allow the space he or she needs to adapt to all that is happening.

Every reunited family is going to have to do some work to get it all together once again, so do not panic if things do not go as smoothly as you have hoped or planned. On the other hand, you should understand that there is absolutely no shame in seeking professional help if things get too difficult. For some couples, counseling may be helpful in gaining insight into your relationship and assist in rebuilding roles and lines of communication. Refrain from addressing your marital issues in front of your children. Military chaplains or pastors are great resources for advice and can assist you with finding more specialized assistance.

Be Gracious

Thank everyone who has supported you— family, neighbors, teachers, and church members have been there for you through the deployment. Find a way to let them know you appreciate and value their contributions even if it is their job to do so. You will truly make their day!

Reflect on the experience

Even more than before the deployment, communication between family members is an essential element in reunion. Focus on happy memories. Discuss the difficult memories or events that happened, but try to focus on the positive aspects and outcomes. Turn negative experiences into learning opportunities. We all grow from the experiences we have and share. Make the best of your separation. Take it day by day. You may look back on it as a personally enriching opportunity where you have learned new skills and truly appreciated how self-sufficient you can be. Turn the challenge of separation into an opportunity for self-discovery, growth, and a stronger family unity.



Returning from a Combat Zone

If your spouse is returning from a combat environment, there may be some other issues that may not become apparent for days, weeks or months after his/her return. While some service members make the transition home with few difficulties, others may need a little more assistance to handle the drastic changes that may have occurred. As a spouse it is very important that you are aware of the challenges faced by returning combat veterans and know that there is a vast array of support agencies and people specifically trained to offer assistance. Below are just a few of the support agencies that you can consult:



ATTENTION!

PTSD Does not apply only to combat. If you or your spouse has experienced any traumatic event (i.e. assault, severe accident, death of a loved one or loss of a job) PTSD symptoms may occur. In any case, seek professional help. It is very difficult to go it alone.

Department of Veterans Affairs - National Center for PTSD
<http://www.ncptsd.va.gov/>

PTSD Alliance
<http://www.ptsdalliance.org/home2.html>

Vietnam Veterans of America PTSD Guide
<http://www.vva.org/benefits/ptsd.htm>

Military Veterans PTSD Manual
<http://www.ptsdmanual.com/>



Family Planning for an Emergency or Disaster

Preparing for a national or local emergency or disaster is truly not as complicated as it may seem. Having personal/family preparedness plan will help you organize and keep essential emergency information and supplies at-hand so you will have peace of mind in knowing you are prepared. Most individual and family plans for disaster planning involve a few essential elements such as:

- Having the right supplies on hand
- Establishing a prepared shelter or knowing the location of the nearest suitable one
- Knowing where to get important information
- Getting all family members “in the loop”
- Including provisions for pets

Why have a plan?

In emergency situations, time is critical. We live in a very mobile society and the average individual or family covers many miles every day traveling to and from school, work and other daily activities. It is very likely that you may not be with your loved ones should disaster strike. How and where will you rejoin them? Earthquakes, hurricanes, tornados, or acts of terrorism can occur without warning and, depending on the situation you and your family may need to take shelter or evacuate. Having a plan that everyone is familiar with and can execute will make a difference.

Keep the plan simple

A preparedness plan can be as simple as designating escape routes and a meeting place for family members, should your house catch fire. More complex plans may involve centralized meeting locations, evacuation routes and possibly pre-positioning supplies. Whatever your plan may include, it needs to be easily understood and achievable by everyone who has a part in it.

Stay in place or evacuate?

Unless you or your family are in a burning building, unsafe structure or flood plain, chances are you will need to shelter in place (stay where you are) and await further information from local authorities.

Sheltering in place can be at home or at a local shelter such as a school gymnasium. To do this, you should have basic supplies on hand such as:

- First Aid Kit – Enough supplies for each person
- Three days supply (one gallon per person, per day) of bottled water
- Three days supplies of non-perishable food (canned or dehydrated) Consider additional water requirements for food hydration
- Special supplies such as bottles, diapers or formula for small children
- Kennel, food and water supply for pets
- Extra supply of required medications
- At least one working flashlight
- Battery operated radio
- Extra batteries

If evacuation is required, know which routes to take and have alternate routes in mind. It is truly helpful to have a particular destination (such as a relative’s house or secondary property) in mind as well.

Visit the American Red Cross <http://www.redcross.org/> website for more tools to plan for any emergency.

Vital Information Inventory Worksheet

This Vital Information Worksheet is a nearly all-inclusive review of your personal history and family and property obligations. The following form can be used by you and any member of your family to compile many of the more important items of personal information that are often requested. Filling one out for every member of your family is a good technique for compiling all documents into one central location or file. These files can be kept on hand for your future reference or in case of an emergency. Use your imagination to tailor them for your personal use.



Individual Data Sheet

Full Name		Birth Date	Birthplace City / State / County / Country	
Vital Documents				
If Adopted, Court of Adoption and Location		Date of Adoption	Location of Court Documents / Birth Certificate	
Social Security Number	Passport Number / Issuing Country		Driver's License Number / State	
Current Mailing Address			Phone Number(s)	
Permanent Address of Record (if applicable)			Phone Number(s)	
Deployed Mailing Address		Unit Point of Contact	Phone Number(s)	
Immediate Family Information				
Father's Name / Address / Phone		Mother's Name / Address / Phone		
Spouse / Significant Other Name / Address / Phone		Religion / Place of Worship Address / Point of Contact		
Sibling Name / Address / Phone				
Sibling Name / Address / Phone				
Sibling Name / Address / Phone				

Health Worksheet

Medical				
Physician		Clinic Name / Address		Phone Number
Height	Weight	Eye Color	Hair Color	Blood Type/RH factor

Eyeglasses Y / N	Contact Lenses Y/ N	Date of Last Physical	Special Conditions
Known Allergies		Regular Medication (Type and Dosage)	
Dental			
Dentist	Dental Clinic Name / Address		Phone Number
Dental Considerations (Braces, Dentures, etc.)		Date of Last Exam	Next Exam Due
Location of Dental Record(s)		Other Information	

Marriage Documents

To Whom	State / Location	Presiding Authority	Date	Location of License/ Certificate

If applicable, also provide information regarding any previous marital relationships:

Divorce / Separation Documents

From Whom	State / Jurisdiction	Date	Location of documents	Attorney

Children

Full Name	Age/ Date of Birth	Birth Place	Social Security / Passport Number

Personal lawyer or trusted friend to consult regarding my personal or business affairs:

Name
Address and telephone number

Dependents Other Than Immediate Family

Full Name	Address	Telephone #	Relation

Actively Enrolled School Information

Child	Grade	Teacher	School Name / Address / Phone#	Tuition

Consider arranging a plan to pay any required tuition through allotment or direct deposit. If this option is not available ensure that funds are made available to pay any recurring costs.

Pet(s)

Pet Name	Location of caretaker or kennel	Veterinarian	Location of records

Indicate if any shots or immunization are due while you are away. Any special concerns about your pet (allergies, habits) should also be relayed to the kennel or caretaker.

Employment Data

Civilian Employer Name		Supervisor	Position Held / Date of Hire	
Workplace Address				Phone Number
401k Y / N	Defined Retirement Benefit Y / N	Stock Options Y/N	Health Insurance Y/N	Dental Y/N
Employer #2 (If Applicable)				
Civilian Employer Name		Supervisor	Position Held/ Date of Hire	
Workplace Address				Phone Number
401k Y / N	Defined Retirement Benefit Y / N	Stock Options Y/N	Health Insurance Y/N	Dental Y/N
Military Information				
Member Position		Rank / Pay Rate	Time of Service / Date of Rank	
Commander's Name		Rank	Phone Contact	

Unit Mailing Address		Phone Number(s)
Deployed Mailing Address	Unit Point of Contact	Phone Number(s)

Military History

Active Service Y / N	Branch	Dates of Service	Type of Discharge
Location of DD-214	Retirement Benefits Y / N	Location of other pertinent records	
Guard Service	Branch	Dates of Service	Type of Discharge
Location of DD-214	Retirement Benefits Y/ N	Location of Other Records	
Guard / Reserve Service Timeline			
Status	Service	Unit(s)	Dates (from/ to)
Active Component			
Selected Reserve (Drilling)			
Individual Ready Reserve (IRR)			
Inactive Periods		N/A	
Retirement Information			
Currently Drawing Retirement Pay Y/ N	If Not, Date Eligible for Retirement Pay	Survivor Benefit Plan Y/ N	If yes, date begun
Entitled VA Benefits		Entitled Social Security Benefits	
Other Entitled Benefits		Spouse Retirement Benefits	

Job(s) Prior to Present Employment

Company	Address	Dates of Employment	Position(s) Held	Full-time or Part-time

Personal Finance Inventory

Use the following tables to inventory all of your personal and/or family's financial accounts. Not only will this information be valuable to anyone entrusted with your financial affairs, but it will also provide you with a comprehensive view of all of your assets and financial commitments for future planning.



Checking

Bank/S&L or Credit Union	Location Address	Account Number	Joint Owner

Indicate the location of any bank statements and checkbook(s). Any Direct Deposit or Automatic payment (i.e. utilities) information should be outlined, as well. Consider a separate allotment/ distribution for your use while deployed to avoid lapses in cash access. If access to these accounts by anyone other than the account holder(s) is required, a special power of attorney may be needed.

Savings

Bank/S&L or Credit Union	Location Address	Account Number	Joint Owner

Personal/Collateral Loans (Non-Auto or Mortgage-for these use later tables)

Bank	Account #	Collateral	Co-Signer	Payment Amount

Credit / Bank Card Accounts

Bank/S&L or Credit Union	Location	Account Number	Joint Owner

You may choose to keep a credit card account open for use while deployed. Consider making arrangements to suspend action on unneeded cards until you return. If you choose to leave other card accounts open for use while you are away, ensure the user is aware of the specific credit limits and payment information. Remember that delays between billing and payment are likely (especially if you are overseas), so plan accordingly. Automatic payments may be very useful.

Securities/IRA / 401k / Brokerage Information

Brokerage	Location	Account Number	Joint Owner/ beneficiary

Mutual Funds / IRA's

Manager/ Fund Type	Start Date	Approx shares / Value	Purchase Plan/ Allotment Amount	Joint Owner

401 Designated Plans for You

Employer/ Fund Manager Account	Start Date	Approx shares / Value	Purchase Plan/ Allotment Amount	Broker

401 Designated Plans for Your Spouse

Employer/ Fund Manager Account	Start Date	Approx shares / Value	Purchase Plan/ Allotment Amount	Broker

Equities / Stocks

Name	Start Date	Approx shares / Value	Purchase Plan/ Allotment Amount	Broker

Bonds

Stock / Bond Issuer	Acquisition / Maturity Date	Location of Certificates & Records	Name on Acct.	Face Value

If you use an Internet Brokerage, consider whether you will allow someone else to access your account and inform the brokerage. In many cases, a specific form will be required. Provide statements or a detailed list of holdings and any orders (stop-loss or sell) pending.

Consider automatic allotments or distributions and detail-specific information regarding management of these accounts. Again, a special power of attorney may apply.

Personal and Property Insurance

Type of Insurance	Company /Agent	Policy Number	Monthly/Quarterly Payments	Payoff and Beneficiary
Life				
Property				
Accident				
Medical				
Rental				
Other				

If you do not already have it, consider personal property insurance coverage for personal items (bicycle, stereo and clothing) left behind either in storage or in your dwelling.

Insurance Held on Yourself

Insurer	Type and amount of insurance	Policy Number	Monthly/Quarterly Payments	Beneficiary

Insurance Held on Others

Insurer and Insured	Type and amount of insurance	Policy Number	Monthly/Quarterly Payments	Beneficiary

Automobile Insurance

Auto Covered	Company and Type of insurance	Policy Number	Monthly/Quarterly Payments	Deductible

If not already accomplished, consider automatic payment plans or withdrawals for your insurance needs to avoid lapses in coverage. Indicate the location of specific insurance documents (File, safe, glove compartment) for accessibility.

Automobile Information

Pertinent information	Automobile 1	Automobile 2	Automobile 3
Make, Model, Year			
Registered to			
State inspection expires			
Insured with			
Policy number			
Insurance Agent			
Agent Telephone Number			
Lien holder, if any / Location of Vehicle Title			
Location of Automobile documents (Maintenance records, bill of sale, warranties)			
License Plate(state)			
State of registration			
Expiration of registration			

If you do not plan to have someone drive your car(s) provide:

Auto storage location
Address
Point(s) of contact
Location of keys to car(s) (and storage/garage lock, if applicable)

***NOTE: Research the best method to store your car (i.e. disconnect battery, drain oil or fuel tank). Save money on insurance by informing your insurer that the car is in storage**

If someone will be operating your car(s) it is a good idea to outline:

- a. Any present mechanical difficulties that may need attention
- b. The name of a trusted mechanic or automotive dealership/garage where car is serviced.
- c. When the requirement for new battery, tires, oil, etc. is forecast

In either case, it is a good idea to inventory the condition of the car(s) before you leave, to include overall condition and mileage. Any photos you can retain of the vehicle may be useful in the event you need to make an insurance claim.

Household Utilities

Utility	Company	Account number	Address	Telephone
Electrical				
Gas				
Water / Waste Disposal				
Telephone / Mobile phone				
Cable / Internet				

Consider automatic payment of utilities to forestall any lapses. Ensure your trustee has access to your dwelling so that any service calls or repairs may be made. If you desire to disconnect service, relate to the utility company any plans to re-continue service at a later time.

Rented Property

Type of Property	Property Address	Property manager / landlord	Lease expiration

Note: Your rent could be increased with little or no notice if you do not have a lease.

Rented Storage Locker / Property

Agency / Company	Address	Agent / manager	Lease expires	Payment Info

Owned Home Property

Type of Property	Property Address	Mortgage Company	Location of Pertaining Legal Documents

Notes

- Before you deploy, give your home a security check inside and out to include testing (or installing) smoke alarms, and checking door and window locks, as well as outdoor lights or motion detectors (if you have them). Note any repairs or seasonal preparations that need to be made while you are away.
- Outline what to do or who to call if something in your home breaks down. Plumbers, roofers, or repair contractors can be very costly if chosen randomly.
 Note: If you have an adjustable mortgage rate, your house payments may change with little notice. Consider a fixed-rate loan to prevent any sudden increases in mortgage payments.

Owned Property Taxes

Property Address	Taxes Paid to	Taxes Paid Through (Date)	Paid separately or through Mortgage Impound account?

A tax history folio for each property, to include all past tax statements is very helpful. If you anticipate any taxes due while you are deployed, consider paying in advance if there is no automatic payment mechanism.

Owned Rental Property (If you are a landlord)

Type of Property	Property Address	Mortgage Company	Location of Pertaining Legal Documents

Property Manager Information (If Applicable)

Manager	Agency Address	Agent/ Contact Information	Special Instructions

Owned Rental Property Taxes

Property Address	Taxes Paid to	Taxes Paid Through (Date)	Paid separately or through Mortgage Impound account?

If you anticipate any taxes due while you are deployed, consider paying in advance if there is no automatic payment mechanism or make arrangements through your property manager.

Rental Property Maintenance & Repair Contractors

Item	Contractor	Address	Telephone Number	Comments
Lawn/ Tree Care				
Heating & Air Conditioning				
Plumbing				
Electrical				

Notes

- Before you deploy, give your home a security check inside and out. This should include testing (or installing) smoke alarms, and checking door and window locks, as well as outdoor lights or motion detectors (if you have them). Note any repairs or seasonal preparations required while you are away.
- Outline what to do or who to call if something in your home breaks down. Plumbers, roofers, or repair contractors can be very costly if chosen randomly.

Safe Deposit Box(es)

Box Number	Location of Box	Location of Keys	Persons authorized to access Box(es)

If a Power of attorney has been executed for your deposit box, state location and any specific limitations of the document and provide a brief list of the box contents

Personal Safe(s)

Description	Location	Combination / Location of Keys	Contents

Personal Items on Loan

If you have lent any personal items to someone while you are gone (appliances, clothing, etc.), or if you have borrowed any, make a note of it so the items can be recovered if you are unable to ensure it.

Preparing a Family Care Plan**

Overview

This section explains the Family Care Plan, why it's important, what it covers, and where to start.

What is a Family Care Plan?

A Family Care Plan is a "blueprint" that shows how your family will be cared for in your absence -- whether you are deployed, on temporary duty, or otherwise unavailable because of military obligations. It allows for a smooth transition of responsibilities to a caregiver when a service member must leave for short or long periods of time, demonstrating to the commander that unit members will be ready to accomplish the mission of the unit. The plan is made up of instructions that you write and certain legal documents, such as a power-of-attorney.

Why have a Family Care Plan?

If you were suddenly deployed, who would provide care for your children -- or for an older relative who depends on you for care? Even if you were only away for a short time, on temporary duty or training, who would take over for you? Nearly everyone in the military can benefit from a Family Care Plan that shows how your family is to be cared for in your absence, and in some cases you are required to create one. DoDI (Department of Defense Instruction) 1342.19 addresses when a Family Care Plan is required, and each service branch has a corresponding directive that explains that service branch's guidelines.

Your unit or supervisor can provide the resources available to help you create a Family Care Plan that meets your service branch's specific requirements. These resources include your Family Support Center and Legal Assistance Office.

Who Needs One?

Certain service members are required to have a Family Care Plan. These people include:

- A single parent with custody of children under 19 years of age
- A single service member who is pregnant
- Dual military couples with custody of children less than 19 years of age. (Both service members are required to develop a single Family Care Plan that both members sign.)
- A service member who is solely responsible for the care (housing, medical, logistical, financial, food, clothing, or transportation) of another person. This category includes (but isn't limited to) a situation where a service member's spouse is injured, chronically sick, or otherwise unable to care for family members or other dependents; and service members who are sole caregivers for elderly, disabled, or chronically sick family members.

Completion of a Family Care Plan may also be required if a service member has a family member who speaks little or no English or is unable to drive or otherwise gain access to basic resources such as medical care and food. A service member with an Exceptional Family Member (regardless of age) may also be required to complete a Family Care Plan.

It can even be a good idea for civilian spouses married to service members to have a Family Care Plan. This is because if the service member is deployed and the spouse becomes incapacitated, plans will be in effect for the proper care of their children.

When Should You Make One?

A service member should notify his or her supervisor or commander about creating a Family Care Plan as soon as the service member enters any of the categories described above.

The Basic Requirements

The requirements for a Family Care Plan may vary somewhat depending on your service branch or your particular circumstances. But they all contain the following basic information:

- *Short-term care plans.* These plans outline how your family members will be cared for during separations lasting 30 or fewer days (in the Air Force, the requirement is usually 45 days or less). Your short-term care plans could take effect for reasons such as temporary duty, training, school, or short-term involuntary recalls. The care provider must be a non-military person and must live in the local area. The care provider must also sign the Family Care Plan.
- *Long-term care plans.* These plans give details on who will care for your family members during separations lasting 31 days or more (in the Air Force, the requirement is usually more than 45 days). Your long-term care plans might become necessary during deployments or times of extended training or involuntary recalls. The care provider must be nonmilitary, but does not have to live in the local area. However, plans should be in place for transporting family members from a short-term care provider to a long-term care provider in the case of deployment (or other separation) with little or no notice. The long-term care provider must also sign the Family Care Plan.
- *Care provider designations and documentation.* Your plan must name the care provider and provide documentation and information necessary to allow the care provider to care for your children (or other family members) adequately -- and to possibly run your household. Be sure to note that any care provider that you select must be legally entitled to act in that capacity. Thus, if your biological children reside with you and your new spouse (who is a stepparent), the other biological parent must either be designated as the care provider (if that person has custodial rights) or must consent in writing to the designation of another person.

The documentation states that the person you selected to provide care has fully agreed to the task and has been provided with all legal authority to do so (including medical or other power of attorney). This documentation should also describe financial concerns and explain procedures for obtaining access to both military and civilian facilities and services necessary to properly care for your family -- for example, health care needs.

Additional Issues to Address

Aside from basic care provider information and necessary legal forms, your Family Care Plan should also include specific instructions on arrangements for child care, school, medical care, and family activities. By detailing your routines and giving your care provider as much information as possible, you can better avoid problems and allow your children (or other dependants) the security of knowing things will remain as constant as possible.

- *Outline arrangements for daily activities.* Make certain your care provider clearly understands your family's daily routines. It's a good idea to create a calendar of the week's events -- noting the starting and ending times of the school day, any after-school activities, bed times, and any special events.
- *Give details on legal, logistical, educational, religious, and other concerns for family care.* Let your care provider know as much as possible how your family life "works." Write down specific details on the logistics of housing, food, and transportation. If it is important to you that your family members attend weekly religious services, let the caregiver know this so she can accommodate. It is wise to also leave the school's (or place of worship's) calendar handy, so the care provider knows of important upcoming events, as well.
- *Provide medical information.* Does your daughter suffer from asthma and regularly need an inhaler? Does your son take daily medication? It is important to write down detailed information about family physicians, medications and vitamins, hospitals, and regular appointments, so your family's medical needs will be properly addressed.
- *Provide locations of important documents,* such as wills, insurance papers, and birth certificates.
- *Establish relocation plans.* If it becomes necessary for your family to move from one area to another, the logistics for this move should be pointed out in the Family Care Plan. Such a move

might be necessary if your short-term assignment became a long-term one, for example. Be sure to note details such as finances, airline tickets, and transportation to and from airports.

- *Make sure that ID cards are current.* Check to make certain that your family members' ID cards have not expired, and be sure your dependents are registered in DEERS (the Defense Enrollment Eligibility Reporting System). Keep in mind that care providers should have access to the installation exchange, commissary, and any necessary medical facilities, as well.
- *Provide lists of close contacts and other resources.* Be sure to provide the following personal information to your caregiver:
 - names, addresses, and telephone numbers of relatives, neighbors, and friends
 - names and telephone numbers of doctors and dentists
 - lists of military and community resources with points of contact and telephone numbers
 - an information sheet with the names and addresses of the military unit, commander or commanding officer, first sergeant or commanding chief, command enlisted supervisor, supervisor, and family readiness program point of contact
- *Designate a person to have temporary responsibility for your children in the event of your incapacity or death.* A will is the document that describes -- among other things -- who will have permanent custody of your children in the event of your death. However, you also need to establish who will have temporary responsibility for your dependents in such circumstances. Will this be the same individual as your caregiver? Whether it is or not, you should make note of it in your Family Care Plan.

Finding Help and Advice

The following resources can provide you with information as you create your Family Care Plan:

- *Supervisors.* Either your commander or supervisor is responsible for making sure that you have a current, workable Family Care Plan. The commander may designate a representative from the command to handle Family Care Plan issues. This means that the commander or a command representative can be your first resource for more information on the plan itself, what it should include, any particular requirements relating to your specific situation, and other people and services you can consult for help.
- *Installation Family Support Centers.* Next to your supervisor, your installation's Family Support Center (depending on your service branch, your Navy Fleet and Family Support Center, Marine Corps Community Service, Air Force Family Support Center, or Army Community and Family Support Center) could be your most important resource in creating your Family Care Plan. These centers have counselors who are experienced in the creation of Family Care Plans and can help you understand the issues involved. In addition, these centers often have brochures or classes related to developing Family Care Plans.
- *Legal Assistance Offices.* Your installation's Legal Assistance Office can help you regarding any legal documents needed in your Family Care Plan. Professionals there can help you understand, for example, the general, limited, and medical power-of-attorney documents -- and can help you select the right ones for your particular needs. They can also help you create a will. In many instances, they will have all of the particular forms your service branch requires for a Family Care Plan.
- *Other helpful resources.* Military libraries, installation social service agencies, and religious advisers can also be helpful resources to consult when preparing your Family Care Plan. You might also want to speak with other service members who have Family Care Plans or have had them in the past.

Other Concerns

Try to keep in mind that the sole purpose of a Family Care Plan is to secure your family's well-being in the event of your absence. The time and energy you spend on putting it together now is time well spent. Here are some other points to keep in mind:

- *Commander review and approval.* It is your commander's responsibility to not only counsel you on your Family Care Plan, but also to approve or disapprove it, verify that your care provider agrees to his or her duties, and review your annual updates to the plan. The commander or a designated command representative should test the viability of the plan and make certain that it is complete in terms of forms, instructions, and listed contact information.
- *Deadlines.* An active duty service member has 30 days (from the date of change in family situation) to alert his or her supervisor of the need to create a Family Care Plan. After that date, the service member has 60 days to submit an acceptable Plan. If a commander or supervisor approves it, a 30-day extension may be granted (beyond the 60 days) -- when circumstances warrant an extension.
- *Updating your Family Care Plan.* At least once a year you should reevaluate your Family Care Plan. Circumstances sometimes change. For example, the appointed care provider may no longer be capable of caring for your family. By revisiting your Family Care Plan each year, you can address new issues in your life and those of your family members.
- *Penalties.* Service members who are required to complete and update Family Care Plans but fail to do so are considered non-deployable. They can also be subject to disciplinary action or involuntarily separation from the service.

Military OneSource

This 24-hour service is available to all active duty, Guard, and Reserve members and their families. Full-time consultants are ready at **800-342-9647** at all times to provide information in most languages and are committed to answer your phone call in less than 4 rings. If the people at OneSource cannot immediately find an answer to your question or concern someone will research it and call you back, *often within 24 hours*, with an answer. Visit:

<http://militaryonesource.com>

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Elder Care Inventory

This is intended as a starting point to planning for care of an elderly person. Professional assessments can take from three hours to several days to complete. Filling out a simple form with your parents can take considerable time, especially if they are uncomfortable with the subject of their elder care. In most cases, a consultation with certified financial planner and estate specialist and/or attorney is the best course of action to determine what is best for your parent in the state where they live.

What factors should you assess? Although there may be slight variations, a thorough assessment should include the topics listed below:

Physical Health

- Have your parents been diagnosed with any chronic diseases – for example, diabetes, high blood pressure, arthritis, or emphysema?
- Consider making doctors appointment for a thorough examination. Sometimes, there are medical conditions that might explain why more help is needed. Frequently, an older person cannot express his or her concerns to the family, but will confide in the doctor.
- If a disease or illness is identified, ask the doctor for information about the disease or illness, and suggestions of books or Web sites that can help you become more familiar with your older relative's condition.
- Have they experienced fractures or trauma, unusual weight gain or loss, incontinence, balance problems?
- Do they have dental problems?
- Is there a list of the health professionals they are currently seeing?

Behaviors

- Have your parents been diagnosed with any psychiatric disorders, such as depression, anxiety disorder, or psychosis?
- Has either been diagnosed with Alzheimer's disease or other dementia? Are they alert? Do they have mood swings?
- Are there signs of extreme forgetfulness, wandering off, confusion, disorientation, sadness, or loneliness?
- Have you noticed a decreased interest in reading, writing, communicating, and maintaining friends, or less interest in life in general?

Medications

Check all the medicines your parents take. Note times per day and doses. -Are they able to take medications as directed, and do they know how to avoid interactions? -Do they have problems using medicine properly?

Daily Living Activities

- How is your parents' mobility? Is there a need for adaptive aids, such as a cane, walker, or grab bars in the bathroom?
- Do they have special dietary needs?
- Are they able to dress, bathe, get up from a chair easily, use a toilet, use the phone, climb stairs, get help in an emergency, shop, prepare meals, do housework, drive safely?

Environmental Safety

How is the neighborhood?

- Is their home safe (e.g., hazards such as throw rugs; adaptive aids; smoke alarms)?
- Are they able to avoid telephone scams and door-to-door fraud?
- Can they maintain their house and yard?

Support System

Do they have the names, addresses, and phone numbers of key family members, friends, and neighbors readily available? -Do your parents have frequent visitors or do they see friends regularly? -Do your parents go to a senior center? Do they go out of the house for social reasons? -Do they belong to organizations, including faith-based groups? -Do family members live nearby? Do they see these relatives regularly?

Appearance and Hygiene

- How is their overall appearance/personal hygiene? Do they routinely brush teeth, trim nails, shave, wash and comb hair?
- Are their clothes clean, and are they dressed appropriately?
- Family Readiness – A Key Component of Mission Readiness

Finances

- What insurance coverage is in place?
- Do you have a general idea as to your parents' personal assets?
- Are there any legal documents such as trusts, living wills, durable or other powers of attorney? Do both of them, and you, know where important records are kept?
- Do your parents have a financial plan?
- Are there outside sources of financial assistance for them?

Nearly 22 million American workers are also caregivers for their parents or older relatives and friends.

Example Emergency Phone Number Guide

Consider using the following list as an *example* of one you could create with your word processing software and post next to house phones or even shrink to fit in your wallet. A list like this may be especially handy for a babysitter, visiting friend or relative to use while you are away from home.

<u>Important Numbers</u>	
This House Number	210-555-0000
For an Immediate Emergency	DIAL 911
Poison Line	800-222-1222
Family Health Center	_____
Family Dentist	_____
Local Police Dept Non-Emergency	_____
Local Fire Dept	_____
<u>Contact Numbers</u>	
Dad's Cell	_____
Dad @work	_____
Mom's Cell	_____
Mom @work	_____
Sister's Cell	_____
Brother's Cell	_____
Grandma's Home	_____
High School Office	_____
Day Care	_____
YMCA	_____
Salon	_____
<u>Family, Friends and Neighbors</u>	
Bob and Susan Smith	_____
John and Jane Doe	_____
Uncle David	_____
Aunt Sally	_____
<u>Service Numbers</u>	
Chevy	_____
Honda	_____
ADT	_____
Emergency House Maintenance (Anita)	_____
Power Company	_____
Water Company	_____

Mortuary Affairs Planning Guide



It will be very difficult for your loved ones to make important decisions about your burial if you do not make it clear what your specific desires are. This guide is to help you with the construction of your will with regards to burial arrangements.

At the time of my death, I prefer:

- Traditional burial
- Cremation

I prefer preparation, casketing and transportation to be arranged and handled by:

- My Service branch
- Next of Kin with _____ funeral home

My choice of casket is:

- 18 gauge metal sealer casket
- Hardwood casket
- Other _____

I prefer to be buried in:

- A private cemetery
- National or government cemetery
- _____ Cemetery (Specify plot number and Point of Contact)

If cremated, my choice of urn would be:

- Bronze
- Walnut
- Other –specify_____ -

I would like for my cremated remains to be:

- Buried at _____ cemetery
- Placed at a columbarium at _____
- Kept at home
- Scattered at _____ (Specify where and how)
- My remains should be consigned to _____ Funeral Home
(Provide Address, phone number and Point of Contact)

I would like to be buried in:

- Service dress uniform
- Civilian attire -specify_____

I prefer the following service(s) (you may mark any or all):

- Church service
- Graveside service
- Funeral Home Service
- Other _____

I request the following military honors, if available:

- Chaplain
- Firing party
- Pallbearers
- Color Guard
- Bugler
- Flyover*

*** NOTE: Flyover honors are at the discretion of the service branch and may be subject to other restrictions. Specify if flyover is by another group or agency (CAF, Flying club, etc.).**

My choice of headstone marker is:

- Government furnished
- Privately furnished _____ (Specify details and Point of Contact)

My clergy choice is:

If applicable, state clergyman's name address and contact phone number:

An escort will accompany your remains during transportation from place of death to the final resting place. You may choose an escort of your service will appoint one for you. You may also specify a person as escort.

My desired escort is _____ (Provide name, address and contact phone number.)

Special Requests (Special reading, music, no flowers, donations in your name, etc.):

Persons to (or not to) notify (List all that may apply):

Signature: You should sign this document to authenticate these preferences as your own. Notarize if desired/applicable.

Your Full Name: _____ **Today's Date:** _____

Signature: _____

Notary: _____